

ABSTRACT OF STATEMENTS  
OF  
INSURANCE COMPANIES IN CANADA  
FOR  
YEAR ENDED DECEMBER 31  
1904

(SUBJECT TO CORRECTION)

*PRINTED BY ORDER OF PARLIAMENT*



OTTAWA

PRINTED BY S. E. DAWSON, PRINTER TO THE KING'S MOST  
EXCELLENT MAJESTY

1905



ANNUAL REPORT OF THE

INSURANCE COMPANIES IN CANADA

YEAR ENDING DECEMBER 31

1904

REPORT OF THE

COMMISSIONER OF INSURANCE



PRINTED BY J. J. BROWN, 100 QUEEN STREET WEST, TORONTO, ONT.



## OFFICE OF THE SUPERINTENDENT OF INSURANCE,

OTTAWA, March 7, 1905.

SIR,—I have the honour to inclose herewith an Abstract of the business of Insurance in Canada for the year 1904.

The Abstract has been made from the attested statements returned by the companies, but must be considered as subject to correction. I shall have the honour to report you at a subsequent date these statements in full, after making the usual inspection at the head offices.

I have the honour to be, Sir,

Your obedient servant,

W. FITZGERALD,

*Superintendent of Insurance.*

Hon. W. S. FIELDING,  
Minister of Finance.



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Office of the Superintendent of Prisons

Albany, N. Y.

I have the honor to acknowledge the receipt of your letter of the 14th inst.

and in reply to inform you that the same has been forwarded to the proper authorities for their consideration. I shall keep you advised of the result.

I have the honor to be, Sir,

Very respectfully,

W. H. FLETCHER

Superintendent of Prisons

W. H. FLETCHER  
Albany, N. Y.



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## THE NEW WORLD

A summary of the history of the New World, from the first discovery of America by Christopher Columbus in 1492 to the present day. The text covers the exploration, settlement, and development of the Americas, including the role of Spain, Portugal, France, and England. It also discusses the impact of the New World on Europe and the rest of the world.

The text continues with a detailed account of the various nations and peoples of the New World, including the Aztecs, Incas, and the various tribes of North America. It also discusses the economic and social changes that took place in the New World during the colonial period.

The final section of the table of contents discusses the present state of the New World, including the political and economic situation of the various nations and peoples. It also discusses the role of the United States in the New World and the future of the continent.



## ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS  
OF FIRE OR INLAND MARINE INSURANCE IN CANADA  
FOR THE YEAR 1904, IN ACCORDANCE  
WITH THE INSURANCE ACT

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## GENERAL TABLES

ASSETS OF ALL COMPANIES, FIRE AND MARINE.

LIABILITIES OF ALL COMPANIES, FIRE AND MARINE.

INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE.

PERCENTAGE OF LOSSES TO PREMIUMS, &c., &c.



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## ABSTRACT FOR THE YEAR 1904.

## FIRE INSURANCE IN CANADA - CANADIAN COMPANIES.

	Net cash received for Premiums.	Re-insur- ance, return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	Unsettled Claims.	
								Not resisted.	Resisted.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Anglo-American.	284,863	143,478	428,341	28,733,601	29,505,337	307,499	311,345	3,197	None.
British America	526,571	262,282	788,853	49,587,792	54,551,010	527,368	529,763	21,434	None.
Canadian Fire.	205,087	89,384	294,471	12,687,470	14,937,239	162,428	156,040	7,431	1,000
Equity Fire.	151,142	65,060	216,202	15,010,117	14,520,054	141,910	142,503	2,877	2,660
London Mutual Fire.	443,314	100,638	543,952	40,686,600	70,345,841	360,129	351,159	16,134	1,000
Mercantile Fire	92,760	10,119	102,879	7,053,838	10,634,630	114,110	112,271	2,342	None.
Montreal-Canada Fire.	127,386	44,079	171,465	10,211,529	19,808,955	94,736	87,819	6,917	None.
Ottawa Fire.	161,041	78,284	239,325	14,624,500	14,524,354	193,401	188,564	1,983	4,699
Quebec Fire	119,631	16,004	135,635	9,272,947	10,794,791	142,713	142,877	3,126	None.
Western	576,908	434,233	1,011,141	65,206,272	61,543,388	575,339	558,864	39,764	None.
Totals for 1904.	2,688,703	1,243,561	3,932,264	253,074,666	300,865,599	2,619,633	2,581,205	105,205	9,359
Totals for 1903.	2,282,498	965,721	3,248,219	216,505,990	260,637,251	1,213,577	1,209,678	85,112	4,622

## BRITISH COMPANIES.

Alliance.	242,675	46,439	289,114	23,692,229	28,417,266	553,719	556,239	3,069	1,500
Atlas.	374,880	52,374	427,254	25,407,809	43,928,036	494,350	488,703	24,235	300
Caledonian	300,843	40,343	341,186	23,058,753	30,078,750	374,365	368,008	8,966	None.
Commercial Union.	528,215	94,017	622,232	39,079,533	47,584,867	546,740	559,371	7,179	6,500
Guardian.	547,241	85,184	632,425	36,958,520	46,664,854	449,346	446,445	18,882	2,500
Law Union and Crown.	117,898	22,651	140,549	8,574,190	9,486,512	115,712	117,666	714	None.
Liverpool and London and Globe.	957,611	172,772	1,130,383	71,032,825	78,605,230	830,538	813,101	30,288	2,500
London and Lancashire Fire.	316,239	41,241	357,480	22,648,704	28,084,490	424,175	422,806	4,307	None.
London Assurance.	144,315	35,978	180,293	13,535,825	16,388,083	177,286	168,649	17,616	None.
Manchester	114,838	39,422	154,260	8,415,813	None.	143,820	147,537	None.	None.
National of Ireland	100,347	15,032	115,379	6,072,378	None.	60,156	70,552	550	2,500
North British	648,079	80,613	728,692	47,454,403	66,259,841	746,139	741,146	25,762	2,000
Northern	446,894	45,519	492,413	30,750,190	38,930,114	566,607	555,909	17,237	None.
Norwich Union Fire.	497,861	69,493	567,354	34,175,255	40,297,980	470,952	454,874	23,115	4,840
Phoenix of London.	805,091	135,939	941,030	53,762,736	67,695,428	605,703	613,373	16,380	5,000



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Royal.....	1,107,031	187,313	1,294,344	86,089,613	106,977,898	1,374,825	1,379,588	30,692	9,030
Scottish Union and National. ....	306,561	56,930	363,491	22,879,518	28,292,488	515,388	528,732	10,021	None.
Sun Insurance Office. ....	300,260	46,470	346,730	21,282,776	26,541,362	334,702	326,955	16,662	None.
Union Assurance .....	484,296	98,713	583,009	35,071,223	40,789,062	417,266	405,201	25,619	None.
Totals for 1904.....	8,341,175	1,366,443	9,707,618	609,942,293	745,022,261	9,204,133	9,164,855	281,294	36,670
Totals for 1903.....	7,334,432	1,195,535	8,529,967	580,718,653	727,383,239	3,738,400	3,803,764	279,433	34,360

AMERICAN COMPANIES.

Aetna Fire. ....	236,078	28,085	264,163	16,818,953	22,384,827	264,941	262,709	9,406	None.
Connecticut Fire.....	73,997	9,108	83,105	4,819,778	5,860,698	115,422	112,941	3,874	None.
German-American.....	None.	None.	None.	619,445	616,445	None.	None.	None.	None.
Hartford Fire.....	361,430	36,913	398,343	24,255,565	27,126,350	336,888	333,098	14,475	None.
Home Fire .....	280,366	36,872	317,238	19,046,833	18,195,682	426,346	425,292	17,619	None.
Insurance Company of North America....	246,202	43,295	289,498	19,772,717	21,022,077	303,794	302,134	3,701	1,500
Phoenix, of Brooklyn.....	237,783	35,567	273,350	15,970,041	16,067,934	240,542	241,826	1,358	None.
Phoenix, of Hartford.....	177,554	34,182	211,736	13,146,048	15,256,855	148,785	144,197	6,476	None.
Queen, of America. ....	531,530	127,779	659,309	38,679,405	46,434,526	535,400	542,943	6,640	7,700
Totals for 1904.....	2,144,941	351,801	2,496,742	153,128,785	172,965,394	2,372,118	2,365,140	63,549	9,200
Totals for 1903.....	1,767,832	294,214	2,062,046	136,050,121	152,433,226	847,302	857,274	72,577	637

RECAPITULATION.

Canadian Companies.....	2,688,703	1,243,561	3,932,264	253,074,666	300,865,599	2,619,633	2,581,205	105,205	9,359
British Companies.. ....	8,341,175	1,366,443	9,707,618	609,942,293	745,022,261	9,204,133	9,164,855	281,294	36,670
American Companies.....	2,144,941	351,801	2,496,742	153,128,785	172,965,394	2,372,118	2,365,140	63,549	9,200
Totals for 1904 .....	13,174,819	2,961,805	16,136,624	1,016,145,744	1,218,853,254	14,195,884	14,111,200	450,048	55,229
Totals for 1903. ....	11,384,762	2,455,470	13,840,232	933,274,764	1,140,453,716	5,799,279	5,870,716	437,122	39,619



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SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1904, inclusive.

	Totals for 1869 to 1902.	Premiums received 1903.	Premiums received 1904.	Totals for 1869 to 1904.
<i>Canadian Companies.</i>	\$	\$	\$	\$
Anglo-American . . . . .	474,234	271,787	284,863	1,030,884
British America . . . . .	7,030,070	424,684	526,571	7,981,325
Canada Agricultural . . . . .	454,896			454,896
Canada Fire . . . . .	881,333			881,333
Canadian Fire . . . . .	588,206	180,485	205,087	973,778
Citizens . . . . .	2,856,961			2,856,961
Dominion . . . . .	190,242			190,242
Eastern . . . . .	894,194			894,194
Equity Fire . . . . .	220,201	135,900	151,142	507,243
*London Mutual Fire . . . . .	4,426,391	392,062	443,314	5,261,767
Mercantile Fire . . . . .	1,110,484	80,009	92,760	1,283,253
Montreal-Canada Fire . . . . .			127,386	127,386
National Fire . . . . .	284,026			284,026
Ottawa Fire . . . . .	388,203	190,351	161,041	739,595
Ottawa Agricultural . . . . .	194,861			194,861
Provincial . . . . .	1,434,350			1,434,350
Quebec . . . . .	2,813,668	93,964	119,631	3,027,263
Royal Canadian . . . . .	3,538,023			3,538,023
†Sovereign . . . . .	1,055,404			1,055,404
Stadacona . . . . .	490,488			490,488
Victoria-Montreal . . . . .	79,327			79,327
Western . . . . .	10,603,003	513,256	576,908	11,693,167
	40,008,565	2,282,498	2,688,703	44,979,766
<i>British Companies.</i>				
§ Albion Fire Insurance Association . . . . .	1,468,310			1,468,310
Alliance . . . . .	1,831,868	204,485	242,675	2,279,028
Atlas . . . . .	1,952,563	292,829	374,880	2,620,272
Caledonian . . . . .	2,843,082	262,839	300,843	3,406,764
City of London . . . . .	1,588,254			1,588,254
Commercial Union . . . . .	8,944,055	458,743	528,215	9,931,013
Employers Liability . . . . .	364,689			364,689
‡ Glasgow and London . . . . .	1,619,733			1,619,733
Guardian . . . . .	5,599,538	489,256	547,241	6,636,035
Imperial . . . . .	6,085,796			6,085,796
Lancashire . . . . .	6,210,844			6,210,844
Law Union and Crown . . . . .	207,296	83,194	117,898	408,388
Liverpool and London and Globe . . . . .	8,775,428	684,482	957,611	10,417,521
London and Lancashire Fire . . . . .	3,528,664	275,349	316,239	4,120,252
London Assurance . . . . .	2,875,455	131,060	144,315	3,150,830
Manchester . . . . .	2,187,726	197,750	114,838	2,500,314
National of Ireland . . . . .	2,235,110	272,129	100,347	2,607,586
North British and Mercantile . . . . .	11,230,017	569,180	648,079	12,447,276
Northern . . . . .	4,999,765	383,105	446,894	5,829,764
Norwich Union . . . . .	3,627,239	421,145	497,861	4,546,245
Phoenix, of London . . . . .	8,475,113	684,265	805,091	9,964,469
Queen . . . . .	4,354,694			4,354,694
Royal . . . . .	17,073,299	973,773	1,107,031	19,154,103
Scottish Commercial . . . . .	343,421			343,421
Scottish Imperial . . . . .	672,855			672,855
Scottish Union and National . . . . .	2,951,316	337,110	306,561	3,594,987
Sun Insurance Office . . . . .	1,781,496	251,833	300,260	2,333,589
Union Assurance Society . . . . .	2,661,580	361,905	484,296	3,507,781
United Fire . . . . .	718,477			718,477
	117,207,683	7,334,432	8,341,175	132,883,290

\* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including \$124,272 re-insurance of risks of the Sovereign Fire Insurance Company. § Formerly the Fire Insurance Association.



## SESSIONAL PAPER No. 9

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1904, inclusive.

	Totals for 1869 to 1902.	Premiums received 1903.	Premiums received 1904.	Totals for 1869 to 1904.
<i>American Companies.</i>	\$	\$	\$	\$
Ætna .....	4,711,539	212,034	236,078	5,159,651
Agricultural, of Watertown.....	1,309,100			1,309,100
American Fire .....	72,325			72,325
Andes.....	31,431			31,431
Connecticut Fire. . . . .	721,078	63,666	73,997	858,741
German-American. . . . .				
Hartford Fire.....	4,282,164	249,366	361,430	4,892,960
Home, New Haven.....				
Home, New York.....	82,277	184,321	280,366	546,964
Insurance Company of North America.....	1,305,758	217,391	246,203	1,769,352
Phenix, of Brooklyn....	1,793,898	190,020	237,783	2,221,701
Phoenix, of Hartford.....	1,960,453	145,432	177,554	2,283,439
Queen, of America.....	3,534,703	505,602	531,530	4,571,835
	19,804,726	1,767,832	2,144,941	23,717,499

## RECAPITULATION.

Canadian Companies .....	40,008,565	2,282,498	2,688,703	44,979,766
British .....	117,207,683	7,334,432	8,341,175	132,883,290
American .....	19,804,726	1,767,832	2,144,941	23,717,499
Grand totals.....	177,020,974	11,384,762	13,174,819	201,580,555



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## SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1904, inclusive.

	Totals for 1869 to 1902.	Losses paid in 1903.	Losses paid in 1904.	Totals for 1869 to 1904.
<i>Canadian Companies.</i>	\$	\$	\$	\$
Anglo-American.....	239,526	163,612	311,345	714,483
British America.....	4,272,612	208,212	529,763	5,010,587
Canada Agricultural.....	290,101			290,101
Canada Fire.....	698,133			698,133
Canadian Fire.....	267,861	102,613	156,040	526,514
Citizens'.....	2,287,870			2,287,870
Dominion.....	148,255			148,255
Eastern.....	632,961			632,961
Equity Fire.....	93,031	83,068	142,508	318,602
* London Mutual Fire.....	3,018,331	222,565	351,159	3,592,055
Mercantile Fire.....	768,641	41,137	112,271	922,049
Montreal-Canada Fire.....			87,819	87,819
National Fire.....	287,732			287,732
Ottawa Fire.....	203,488	123,038	188,564	515,090
Ottawa Agricultural.....	108,164			108,164
Provincial.....	957,146			957,146
Quebec Fire.....	2,317,619	36,962	142,877	2,497,458
Royal Canadian.....	2,988,950			2,988,950
† Sovereign.....	736,216			736,216
Stadacona.....	773,695			773,695
Victoria-Montreal.....	59,878			59,878
Western.....	6,283,100	228,471	558,864	7,070,435
	27,433,310	1,209,678	2,581,205	31,224,193
<i>British Companies.</i>				
‡ Albion Fire Insurance Association.....	1,016,766			1,016,766
Alliance.....	1,421,507	114,640	556,239	2,092,386
Atlas.....	1,283,212	141,022	488,703	1,912,937
Caledonian.....	1,972,456	132,790	368,008	2,473,254
City of London.....	977,455			977,455
Commercial Union.....	6,267,901	261,278	559,371	7,088,550
Employers' Liability.....	255,801			255,801
Glasgow and London.....	1,167,345			1,167,345
Guardian.....	4,202,971	285,672	446,445	4,935,088
Imperial.....	4,181,342			4,181,342
Lancashire.....	4,492,270			4,492,270
Law, Union and Crown.....	92,603	58,317	117,666	268,586
Liverpool and London and Globe.....	6,383,410	273,920	813,101	7,470,431
London and Lancashire Fire.....	2,051,952	148,788	422,806	2,623,546
London Assurance.....	1,905,332	78,041	168,649	2,152,022
Manchester.....	1,664,241	102,460	147,537	1,914,238
National of Ireland.....	1,479,390	156,895	70,552	1,706,837
North British and Mercantile.....	7,966,547	316,374	741,146	9,024,067
Northern.....	3,629,880	261,952	555,909	4,447,741
Norwich Union.....	2,317,655	224,809	454,874	2,997,338
Phoenix of London.....	4,833,262	307,293	613,373	5,753,928
Queen.....	3,325,321			3,325,321
Royal.....	11,071,294	497,345	1,379,588	12,948,227
Scottish Commercial.....	177,329			177,329
Scottish Imperial.....	483,408			483,408
Scottish Union and National.....	1,599,301	172,657	528,732	2,300,690
Sun Insurance Office.....	1,204,784	131,057	326,955	1,662,796
Union Assurance Society.....	1,714,466	138,454	405,201	2,258,121
United Fire.....	549,440			549,440
	79,688,641	3,803,764	9,164,855	92,657,260

\* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk.

‡ Formerly the Fire Insurance Association.



## SESSIONAL PAPER No. 9

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1904, inclusive—*Concluded*.

	Totals for 1869 to 1902.	Losses paid in 1903.	Losses paid in 1904.	Totals for 1869 to 1903.
<i>American Companies.</i>	\$	\$	\$	\$
Ætna.....	3,469,489	116,992	262,709	3,849,190
Agricultural, of Watertown .	857,278	.....	.....	857,278
American Fire.....	66,980	.....	.....	66,980
Andes.....	5,668	.....	.....	5,668
Connecticut Fire.....	418,691	48,497	112,941	580,129
German-American .	.....	.....	.....	.....
Hartford Fire.....	2,767,571	102,555	333,098	3,203,224
Home, New Haven.....	60,691	.....	.....	60,691
Home, New York.....	1,794	61,654	425,292	488,740
Insurance Company of North America.....	906,525	108,194	302,134	1,316,853
Phenix, of Brooklyn.....	1,126,664	81,713	241,826	1,450,203
Phoenix, of Hartford.....	1,435,091	76,268	144,197	1,655,556
Queen, of America.....	2,101,193	261,401	542,943	2,905,537
	13,217,635	857,274	2,365,140	16,440,049

## RECAPITULATION.

Canadian Companies.....	27,433,310	1,209,678	2,581,205	31,224,193
British ".....	79,688,641	3,803,764	9,164,855	92,657,260
American ".....	13,217,635	857,274	2,365,140	16,440,049
	120,339,586	5,870,716	14,111,200	140,321,502



4-5 EDWARD VII., A. 1905

## SUMMARY of Fire Insurance in Canada for the Years 1869 to 1904, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount at Risk at Date of Statement.	Losses paid.
CANADIAN COMPANIES.				
	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,916	276,116
1870.....	536,600	54,637,315	59,523,641*	453,414
1871.....	707,418	63,921,494	68,465,914*	414,339
1872.....	796,847	76,499,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	231,834,162	1,599,048
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,069
1879.....	1,102,822	124,652,727	158,824,631	687,353
1880.....	1,190,029	131,079,789	154,403,173	701,639
1881.....	1,206,470	140,331,153	153,436,408	1 336,758
1882.....	1,033,433	124,123,715	152,564,079	733,843
1883.....	1,091,801	122,302,460	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,968,945	762,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,991	120,158,592	159,070,684	750,448
1889.....	1,173,948	122,965,987	158,883,612	678,752
1890.....	1,249,884	135,145,294	178,691,762	736,095
1891.....	1,278,736	135,943,674	177,785,359	940,734
1892.....	1,052,041	112,566,165	148,557,131	792,219
1893.....	1,137,797	123,785,683	154,614,280	797,149
1894.....	1,108,294	121,562,165	150,241,967	801,871
1895.....	1,151,126	130,567,693	143,697,862	807,003
1896.....	1,061,855	114,379,430	141,251,862	713,566
1897.....	1,021,216	107,268,258	154,231,897	718,891
1898.....	1,121,927	111,006,221	159,927,706	587,705
1899.....	1,183,739	130,509,195	169,792,859	637,101
1900.....	1,298,751	154,851,897	190,577,768	1,013,087
1901.....	1,727,410	170,894,995	221,756,637	1,009,899
1902.....	2,055,793	215,145,909	246,042,580	865,214
1903.....	2,282,498	216,505,990	260,637,251	1,209,678
1904.....	2,688,703	253,074,666	300,865,599	2,581,205
Totals.....	44,979,666	4,675,624,934	.....	31,224,193
BRITISH COMPANIES.				
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,088,455	1,120,106
1875.....	1,683,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,858
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,985	855,423
1881.....	2,353,258	271,044,719	277,721,299	1,669,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444
1883.....	3,178,850	350,993,028	380,613,572	1,992,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,588
1885.....	3,376,401	337,216,878	421,205,014	1,895,175
1886.....	3,429,012	349,109,117	393,166,340	2,338,164
1887.....	3,693,992	377,690,654	424,314,264	2,335,034
1888.....	3,859,282	376,540,072	434,941,955	2,094,465
1889.....	3,970,632	403,297,656	468,379,580	1,968,537
1890.....	4,072,133	427,931,692	474,884,419	2,229,556
1891.....	4,189,171	411,748,053	497,550,395	2,553,162
1892.....	4,455,474	466,900,791	549,223,123	2,878,149
1893.....	4,623,196	458,254,364	563,044,318	3,496,112
1894.....	4,602,747	435,237,770	567,948,304	3,094,861
1895.....	4,750,290	436,765,579	575,683,150	3,402,337



## SESSIONAL PAPER No. 9

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1904, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during each Year.	Amount at Risk at Date of Statement.	Losses paid.
<b>BRITISH COMPANIES—<i>Con</i></b>				
	\$	\$	\$	\$
1896. ....	5,006,047	459,959,398	591,656,008	2,845,994
1897. ....	5,165,202	470,466,620	611,840,429	3,334,667
1898. ....	5,223,345	481,404,453	629,768,638	3,557,122
1899. ....	5,652,228	524,980,343	654,890,000	3,867,212
1900. ....	5,846,020	540,448,980	681,751,373	5,515,231
1901. ....	6,595,447	542,142,232	694,491,228	4,889,192
1902. ....	6,946,919	556,692,825	695,220,761	2,724,487
1903. ....	7,334,432	580,718,653	727,383,239	3,803,764
1904. ....	8,341,175	609,942,293	745,022,261	9,164,855
Total.....	132,883,290	12,676,304,807	.....	92,657,260
<b>AMERICAN COMPANIES.</b>				
1869. ....	165,166*	9,702,356*	13,796,890*	172,188
1870. ....	194,781	12,893,827	11,167,928*	147,061
1871. ....	314,452	27,367,712*	27,256,629*	212,460
1872. ....	332,243	26,526,334*	33,818,670	263,339
1873. ....	352,255	26,788,850	40,120,629	227,219
1874. ....	259,049	25,243,769	25,050,427	143,583
1875. ....	264,395	17,357,605	19,300,555	181,713
1876. ....	228,955	23,914,181	18,888,750	99,389
1877. ....	213,830	21,013,457	18,293,315	586,452
1878. ....	211,594	19,432,178	35,766,238	114,034
1879. ....	225,512	22,920,397	40,267,995	182,305
1880. ....	241,140	25,434,766	27,414,113	109,516
1881. ....	267,388	30,040,366	31,053,261	163,661
1882. ....	287,815	32,454,518	34,772,345	162,699
1883. ....	354,090	40,284,814	41,720,296	167,127
1884. ....	367,581	40,777,215	44,097,646	191,998
1885. ....	368,180	37,623,116	46,830,075	186,923
1886. ....	395,613	42,099,984	50,921,537	223,860
1887. ....	429,075	45,859,509	56,287,171	304,159
1888. ....	445,990	44,881,343	56,722,420	228,909
1889. ....	443,436	46,518,461	57,275,186	228,922
1890. ....	514,054	57,646,959	67,103,440	300,916
1891. ....	700,809	75,726,695	84,266,437	411,801
1892. ....	1,004,812	107,708,732	123,629,818	706,902
1893. ....	1,032,602	105,564,192	124,028,459	759,429
1894. ....	1,000,328	96,789,493	117,876,931	692,631
1895. ....	1,041,966	100,305,776	118,491,852	784,410
1896. ....	1,007,948	94,949,822	112,666,482	613,941
1897. ....	971,243	85,963,431	102,449,891	648,275
1898. ....	1,004,859	88,750,015	105,697,763	639,660
1899. ....	1,074,525	100,767,561	112,186,809	677,725
1900. ....	1,187,177	108,127,777	120,003,219	1,245,975
1901. ....	1,327,491	108,486,527	122,439,754	875,865
1902. ....	1,574,372	120,211,152	133,999,827	562,588
1903. ....	1,767,832	136,050,121	152,433,226	857,274
1904. ....	2,144,941	153,128,785	172,965,394	2,365,140
Total.....	23,717,499	2,159,311,796	.....	16,440,049

## TOTALS FOR ALL YEARS FROM 1869 TO 1904, INCLUSIVE.

Canadian Companies.....	44,979,666	4,675,624,934	.....	31,224,193
British ".....	132,883,290	12,676,304,807	.....	92,657,260
American ".....	23,717,499	2,159,311,796	.....	16,440,049
Grand totals.. ..	201,580,555	19,511,241,537	.....	140,321,502

\* These reports are imperfect.



ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire and Inland Marine business done by Companies combining these branches, for 1904.

BRITISH AMERICA ASSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Resisted.	Resisted.	
Fire Insurance .....	\$ 2,246,802	\$ 286,845,263	\$ 262,923,793	\$ 1,670,412	\$ 1,660,986	\$ 131,387	\$ 7,248	Total business, Dec. 31, 1904.
Inland Marine.....	196,050	28,700,608	2,234,091	130,823	134,269	8,540	474	
Ocean Marine.....	240,662	25,424,964	3,236,545	184,250	187,285	15,671	275	
Total .....	2,683,514	340,970,835	268,394,429	1,985,485	1,982,540	155,598	7,997	

CANADIAN FIRE INSURANCE COMPANY.

In Canada.....	205,087	12,687,470	14,937,239	162,428	156,040	7,431	1,000	In Canada. } December 31, 1904.
In other Countries.....	12,315	889,254	889,254	2,831	3,002	None.	None.	
Total .....	217,402	13,576,724	15,826,493	165,259	159,042	7,431	1,000	

EQUITY FIRE INSURANCE COMPANY.

In Canada.....	151,142	15,010,117	14,520,054	141,910	142,503	2,877	2,660	In Canada. } December 31, 1904.
In other Countries .....	46,145	4,537,464	2,761,012	20,732	17,365	3,367	None.	
Total .....	197,287	19,547,581	17,281,066	162,642	159,868	6,244	2,660	

WESTERN ASSURANCE COMPANY.

Fire Insurance.....	3,003,977	461,455,025	359,149,708	2,400,068	2,414,423	113,367	6,732	Total business, Dec. 31 1904.
Inland Marine.....	348,282	55,853,387	4,585,363	245,459	259,047	12,400	None.	
Ocean Marine.....	475,057	82,513,632	7,652,058	354,555	360,151	31,804	None.	
Total .....	3,827,316	599,822,044	371,387,129	3,000,082	3,033,621	157,571	6,732	



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AETNA INSURANCE COMPANY.

Fire Insurance.....	236,078 8,311	16,818,953 1,422,949	22,384,827 None.	264,941 2,868	262,709 2,868	9,406 None.	None. None.	) In Canada, November } 30, 1904.
Inland Marine.....	244,389	18,241,902	22,384,827	267,809	265,577	9,406	None.	
Total.....								

INSURANCE COMPANY OF NORTH AMERICA.

Fire Insurance.....	246,203 14,446	19,772,717 3,430,785	21,022,077 62,500	303,794 1,187	302,134 297	3,701 850	1,500 None.	) In Canada, December } 31, 1904.
Inland Marine.....	260,649	23,203,502	21,084,577	304,981	302,431	4,551	1,500	
Total .....								

OTTAWA FIRE INSURANCE COMPANY.

In Canada.....	161,041 16,472	14,624,500 2,840,739	14,524,354 388,051	193,401 71,868	188,564 77,775	1,983 904	4,699 None.	) Total business, Dec. 31, } 1904.
In other Countries.....	177,513	17,465,239	14,912,405	265,269	266,339	2,887	4,699	
Total.....								

LONDON MUTUAL FIRE.

In Canada.....	443,314 91,124	40,686,600 5,998,005	70,345,841 5,815,920	360,129 53,914	351,159 51,745	16,134 2,169	1,000 None.	) Total business, Dec. 31, } 1904.
In other Countries.....	534,438	46,684,605	76,161,761	414,045	402,904	18,303	1,000	
Total .....								

MONTREAL-CANADA FIRE.

In Canada.....	127,386 39,032	10,211,529 2,835,881	19,808,955 2,183,033	94,736 8,776	87,819 6,946	6,917 346	None. 1,484	) Total business, Dec. 31, } 1904.
In other Countries.....	166,418	13,047,410	21,991,988	103,512	94,765	7,263	1,484	
Total .....								



INLAND Marine Insurance Business in Canada, 1904.

	Net Cash Received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount Paid of Losses Paid.	UNSETTLED CLAIMS.		Net Amount of Losses incurred during the Year.
					Not Resisted.	Resisted.	
CANADIAN COMPANIES.	\$	\$	\$	\$	\$	\$	\$
British America .....	7,168	922,117	None.	4,102	213	None.	1,807
Western .....	7,263	3,066,703	None.	13,446	None.	None.	6,663
Totals.....	14,431	3,988,820	None.	17,548	213	None.	8,470
BRITISH COMPANIES.							
British and Foreign Marine .....	28,890	7,468,559	None.	4,663	None.	None.	4,663
Marine Insurance Co. ....	1,897	340,662	None.	None.	None.	None.	None.
Totals.....	30,787	7,809,221	None.	4,663	None.	None.	4,663
AMERICAN COMPANIES.							
Aetna.....	8,311	1,422,949	None.	2,868	None.	None.	2,868
Insurance Co. of North America .....	14,446	3,430,785	62,500	297	850	None.	1,187
Totals.....	22,757	4,853,734	62,500	3,165	850	None.	4,055

RECAPITULATION.

Canadian Companies.....	14,431	3,988,820	None.	17,548	None.	None.	6,663
British Companies.....	30,787	7,809,221	None.	4,663	None.	None.	4,663
American Companies.....	22,757	4,853,734	62,500	3,165	850	None.	4,055
Totals for 1904.....	67,975	16,651,775	62,500	25,376	850	None.	15,381
Totals for 1903.....	76,941	17,676,487	5,000	17,667	8,770	None.	25,902



## SESSIONAL PAPER No. 9

## FIRE INSURANCE Done in Canada in 1904.

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of risks taken.	The same for 1903.	Net Cash paid during the Year for Losses.	Net Cash received during the Year for Premiums.	Rate of Losses paid per cent of pre- miums received.	The same for 1903.
<i>Canadian Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
Anglo-American.....	28,733,601	436,395 54	1·52	1·43	311,345 32	284,863 10	109·30	60·20
British America.....	49,587,792	798,284 40	1·61	1·54	529,762 60	526,570 64	100·61	49·03
Canadian Fire.....	12,687,470	240,533 19	1·90	1·74	156,039 67	205,086 53	76·08	56·85
Equity Fire.....	15,010,117	225,004 62	1·50	1·43	142,503 11	151,142 43	94·28	61·12
London Mutual.....	40,686,600	730,682 37	1·80	1·76	351,158 80	443,313 56	65·71	56·77
Mercantile.....	7,053,838	102,781 50	1·46	1·37	112,271 47	92,759 84	121·03	51·42
Montreal-Canada.....	10,211,529	170,025 93	1·67	.....	87,819 40	127,386 07	68·94	.....
Ottawa Fire.....	14,624,500	238,367 94	1·63	1·57	188,563 66	161,040 90	117·09	64·64
Quebec.....	9,272,947	134,816 40	1·45	1·43	142,877 27	119,630 58	119·43	39·34
Western.....	65,206,272	990,146 06	1·52	1·41	558,863 85	576,567 75	96·87	44·51
Totals.....	253,074,666	4,067,037 95	1·61	1·53	2,581,205 15	2,688,701 40	96·00	53·00
<i>British Companies.</i>								
Alliance.....	23,692,229	289,918 77	1·22	1·17	556,239 38	242,674 65	229·21	56·06
Atlas.....	25,407,809	437,406 48	1·72	1·62	488,703 26	374,880 12	130·36	48·16
Caledonian.....	23,058,753	346,842 62	1·50	1·40	368,007 57	300,842 55	122·33	50·52
Commercial Union.....	39,079,533	628,411 98	1·61	1·49	559,371 02	528,214 57	105·90	56·96
Guardian.....	36,958,520	622,732 83	1·68	1·55	446,445 10	547,241 20	81·58	58·39
Law Union and Crown...	8,574,190	139,201 34	1·62	1·50	117,666 17	117,897 60	99·80	70·10
Liverpool and London and Globe.....	71,032,825	1,141,066 75	1·61	1·40	813,100 55	957,611 36	84·91	40·02
London and Lancashire..	22,648,704	350,796 27	1·55	1·52	422,805 60	316,238 82	133·70	54·04
London Assurance.....	13,535,825	181,839 50	1·34	1·23	170,898 18	144,314 88	118·42	59·55
Manchester.....	8,415,813	138,540 34	1·65	1·43	147,537 21	114,837 74	128·47	51·81
National of Ireland.....	6,072,378	83,823 41	1·38	1·69	70,552 26	100,346 71	70·31	57·65
North British.....	47,454,403	730,951 60	1·54	1·40	741,146 28	648,079 30	114·36	55·58
Northern.....	30,750,190	495,062 65	1·61	1·53	555,908 55	446,893 87	124·39	68·38
Norwich Union Fire.....	34,175,255	570,002 50	1·67	1·56	454,873 95	497,860 59	91·37	53·38
Phoenix, of London....	53,762,736	918,878 19	1·71	1·68	613,373 25	805,091 02	76·19	44·91
Royal.....	86,089,613	1,310,901 29	1·52	1·44	1,379,587 93	1,107,030 79	124·62	51·07
Scottish Union and Na- tional.....	22,879,518	358,063 20	1·56	1·53	528,731 89	306,561 07	172·47	51·22
Sun Insurance Office.....	21,282,776	346,740 72	1·63	1·55	326,955 46	300,259 55	108·89	52·04
Union Assurance.....	35,071,223	584,180 17	1·67	1·52	405,201 30	484,296 39	83·67	38·26
Totals....	609,942,293	9,675,361 61	1·59	1·49	9,167,104 91	8,341,172 78	110·26	51·86
<i>American Companies.</i>								
Ætna Insurance Co.....	16,818,953	268,213 22	1·59	1·46	262,708 91	236,077 86	111·28	55·18
Connecticut Fire.....	4,819,778	89,203 83	1·85	1·68	112,940 68	73,996 78	152·63	76·18
German-American.....	619,445	9,072 78	1·46	.....	None.	None.	.....	.....
Hartford Fire.....	24,255,565	422,854 96	1·74	1·56	333,097 76	361,430 19	92·16	41·13
Home Fire.....	19,046,833	321,194 83	1·69	1·50	425,291 87	280,366 28	151·69	33·45
Insurance Co. of North America.....	19,772,717	300,138 70	1·52	1·38	302,133 59	246,203 12	122·72	49·77
Phenix, of Brooklyn....	15,970,041	281,815 98	1·76	1·69	241,825 92	237,782 60	101·70	43·00
Phoenix, of Hartford....	13,146,048	217,265 88	1·65	1·50	144,196 87	177,554 33	81·21	52·44
Queen, of America.....	38,679,405	667,628 20	1·73	1·58	542,942 68	531,530 17	102·15	51·70
Totals.....	153,128,785	2,577,388 38	1·68	1·53	2,365,138 28	2,144,941 33	110·27	48·49
Grand totals.....	1,013,347,473	16,256,985 72	1·60	1·50	14,113,448 34	13,175,531 94	107·12	51·57



TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire or Inland Marine Insurance.  
CANADIAN COMPANIES—ASSETS—1904.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and Accrued.	Other Assets	Total Assets.	Nature of business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Anglo-American .....	None.	None.	53,982 13	64,545 96	30,582 00	69,762 51	621 63	12,396 53	231,890 76	Fire.
British America.....	140,000 00	None.	1,345,023 52	None.	367,360 09	158,359 17	10,947 45	27,714 23	2,049,404 46	Fire, Inland and Ocean.
Canadian Fire .....	None.	36,500 00	250,800 00	None.	18,790 89	70,654 91	3,580 09	5,186 70	385,512 59	Fire.
Equity Fire .....	None.	None.	55,063 02	None.	36,706 84	79,636 15	None.	33,047 94	204,453 95	"
London Mutual Fire.	16,000 00	37,500 00	124,223 33	20,950 00	*454,841 93	93,897 76	1,888 88	6,414 54	755,716 44	"
Mercantile.....	None.	None.	233,183 83	None.	5,584 49	14,721 65	1,546 97	None.	255,036 94	"
Montreal-Canada....	14,423 43	None.	198,300 00	None.	42,603 51	44,646 88	780 38	9,505 29	†310,259 49	"
Ottawa.....	†30,000 00	None.	154,515 00	None.	11,006 09	15,469 44	818 25	8,093 35	219,902 13	"
Quebec.....	79,066 95	None.	90,210 00	None.	13,873 96	11,304 54	2,757 90	None.	197,213 35	"
Western.....	110,000 00	21,742 00	2,144,159 77	None.	698,786 68	215,409 32	10,288 40	106,075 51	3,306,461 68	Fire, Inland and Ocean.
Total .....	389,490 38	95,742 00	4,649,460 60	85,495 96	1,630,136 48	773,862 33	33,229 95	208,434 09	7,915,851 79	

\* Including \$423,754.97 premium notes. † The value of this Company's real estate was written-up during the year to the extent of \$5,000. ‡ Not including \$72,965 59 premium notes which the Company treats as contingent assets only.



TABLE II.—Showing the Total Liabilities of Canadian Companies doing business of Fire or Inland Marine.  
CANADIAN COMPANIES—LIABILITIES—1904.

Companies.	Unsettled Losses.	*Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities, excluding Capital Stock.	Capital Stock paid up.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Anglo-American .....	3,197 02	210,353 02	403 68	213,953 72	17,937 04	217,085 00	Fire.
British America.....	163,595 13	1,531,482 75	5,725 87	1,700,803 75	348,600 71	+835,396 31	Fire, Inland and Ocean.
Canadian Fire. ....	8,431 40	147,334 88	3,750 00	159,516 28	225,996 31	**125,000 00	Fire.
Equity Fire.....	8,903 54	129,565 75	5,263 12	143,732 41	60,721 54	144,650 00	"
London Mutual Fire.....	19,302 98	657,839 82	11,742 88	688,885 68	66,830 76	17,500 00	"
Mercantile .....	2,342 00	79,067 19	None.	72,409 19	182,627 75	50,000 00	"
Montreal-Canada.....	8,746 93	144,939 04	12,775 31	166,461 28	143,798 21	15,796 00	"
Otrawa Fire.....	7,586 31	116,688 54	2,444 60	126,719 45	93,182 68	100,000 00	"
Quebec .....	4,217 26	79,788 78	3,733 65	87,739 69	109,473 66	125,000 00	"
Western .....	166,303 77	2,162,240 09	956 73	2,329,500 59	976,961 09	+1,468,746 00	Fire, Inland and Ocean.
Total.....	392,626 34	5,250,299 86	46,795 84	5,689,722 04	2,226,129 75	3,099,173 31	

\* The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1904, as provided in the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *legal* surplus, declaring dividends, impairment of capital and other cognate subjects.

\*\* The capital stock of this Company which had previously been \$500,000 the whole of which was subscribed and \$125,000 paid thereon was by chapter 83 of the Statutes of 1904 reduced to \$250,000, the amount paid up remaining unchanged.

+ The paid up capital of this company which had previously been \$1,000,000 was under the provisions of chapter 51 of the Statutes of 1904 reduced to \$500,000 and there was then authorized an issue of new stock to the amount of \$500,000, of which at the date of the statement \$350,000 had been subscribed and calls to the amount of \$335,396.31 had been paid thereon, making the total paid up capital \$835,396.31 as given above.

+ The paid up capital of this Company which had previously been \$2,000,000 was under the provisions of chapter 141 of the Statutes of 1904 reduced to \$1,000,000, and the Company then authorized the issue of \$1,000,000 new stock of which \$500,000 had, at the date of the statement, been subscribed and \$468,746 had been paid thereon, thus making the total paid up capital \$1,468,746 as given above.



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TABLE III.—Showing the Assets in Canada of British and American  
BRITISH COMPANIES—

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		\$ c.	\$ c.	\$ c.
Alliance....	March 1, 1892.....	267,339 39	None.	213,809 00
Atlas.....	" 7, 1887.....	None.	None.	377,371 33
Caledonian.....	February, 1883.....	None.	None.	252,867 71
Commercial Union.....	September 11, 1863.....	None.	None.	372,523 87
Guardian.....	May 1, 1869 .....	443,750 00	None.	496,759 33
Law Union and Crown.....	April, 1899 .....	190,673 71	2,535,189 75	168,284 02
Liverpool and London and Globe..	June 4, 1851.....	485,000 00	1,031,250 00	2,258,940 94
London and Lancashire Fire .....	April 1880 .....	None.	None.	259,528 12
London Assurance.....	March, 1862 .....	None.	None.	170,340 00
Manchester.....	May 20, 1890.....	None.	None.	None.
National of Ireland .....	April 2, 1883.....	None.	None.	None.
North British.....	1862.....	130,000 00	2,462,762 93	2,812,220 96
Northern..	1867.....	None.	None.	294,433 33
Norwich Union.....	April 1, 1880.....	None.	None.	310,600 00
Phoenix, of London.....	1804.....	None.	None.	524,021 27
Royal.....	1851.....	435,000 00	167,750 00	1,029,032 00
Scottish Union and National.....	February, 1882.....	None.	415,204 00	253,799 00
Sun Insurance Office.....	June 3, 1892.....	45,851 03	None.	263,133 75
Union Assurance Society.....	November, 1890.....	None.	None.	265,354 50
Totals.....		1,997,614 13	6,612,156 68	10,323,019 13

## AMERICAN

Ætna.....	1821.....	None.	None.	166,868 86
Connecticut Fire .....	1886.....	None.	None.	100,000 00
German-American.....	December 7, 1904 .....	None.	None.	102,300 00
Hartford.....	November, 1836.....	None.	None.	223,804 79
Home Fire .....	1902.....	None.	None.	190,000 00
Insurance Co. of North America.....	1889.....	None.	None.	145,080 00
Phoenix, of Brooklyn .....	May 1, 1874.....	None.	None.	129,333 00
Phoenix, of Hartford.....	" 20, 1890.....	None.	None.	206,270 50
Queen, of America.....	November 1, 1891.....	None.	None.	397,961 39
Totals.....		None.	None.	1,661,618 54



## SESSIONAL PAPER No. 9

Companies doing business of Fire or Inland Marine Insurance in Canada.

## ASSETS IN CANADA—1904.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued	Other Assets	Total Assets in Canada.	Nature of Business.
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
None.	23,758 47	333 88	None.	1,765 32	507,006 06	Fire.
None.	39,376 02	9,254 59	2,776 54	5,000 00	433,778 48	"
None.	26,213 52	59,431 86	None.	6,500 00	345,013 09	"
2,000 00	46,852 91	17,821 35	None.	6,300 00	445,498 13	"
None.	63,744 76	45,754 01	2,317 77	3,826 21	1,056,152 08	"
None.	3,271 53	55,796 26	79,681 06	5,914 63	3,038,810 96	"
6,319 35	59,932 12	98,837 11	None.	5,000 00	3,945,279 52	" and Life.
None.	21,047 96	63,149 12	None.	None.	343,725 20	"
None.	16,731 12	15,429 01	None.	None.	202,500 13	" and Life.
None.	None.	None.	None.	None.	None.	"
None.	150 00	5,300 57	None.	3,092 28	8,542 85	"
87,600 00	68,953 65	121,625 01	68,258 76	5,000 00	5,756,421 31	" and Life.
None.	36,694 95	25,298 79	None.	6,500 00	362,927 07	"
None.	30,626 65	97,683 29	None.	5,000 00	443,909 94	"
None.	10,000 00	5,859 41	5,235 48	None.	545,116 16	"
21,888 85	102,209 71	52,681 54	2,503 18	20,957 85	1,832,023 13	" and Life.
None.	11,772 03	32,927 97	129 11	None.	713,832 11	"
None.	24,318 95	35,643 75	None.	6,478 54	375,426 02	"
None.	30,340 07	74,578 51	844 67	5,366 94	376,484 69	"
117,808 20	615,994 42	817,406 03	161,746 57	86,701 77	20,732,446 93	

## COMPANIES.

None.	17,147 83	None.	None.	None.	184,016 69	Fire and Inland Marine.
None.	12,763 86	None.	None.	None.	112,763 86	Fire.
None.	6,918 16	1,925 00	None.	None.	111,143 16	"
None.	41,844 15	39,921 67	None.	None.	305,570 61	"
None.	24,720 28	None.	None.	None.	214,720 28	"
None.	16,471 53	62,796 77	None.	None.	224,348 30	" and Inland Marine.
None.	29,282 19	None.	None.	None.	158,615 19	"
None.	17,754 49	10,341 16	2,240 83	5,894 53	242,501 51	"
None.	34,544 40	16,541 96	5,549 37	None.	454,597 12	"
None.	201,446 89	131,526 56	7,790 20	5,894 53	2,008,276 72	



TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1904.

BRITISH COMPANIES—LIABILITIES IN CANADA.

Companies.	Unsettled Losses (Fire.)	Reserve of Unearned Premiums (Fire.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	<sup>c</sup> Excess of Assets over Liabilities. — <sup>d</sup> The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Alliance.....	4,569 28	160,228 90	.....	None.	164,798 18	e 342,207 88	Fire.
Atlas.....	24,535 00	331,499 28	.....	None.	356,034 28	e 77,744 20	"
Caledonian.....	8,966 00	21,0355 13	.....	4,704 61	224,025 74	e 120,987 35	"
Commercial Union.....	13,679 11	369,426 06	.....	1,772 37	384,877 54	e 60,620 59	"
Guardian.....	21,382 40	359,406 89	.....	None.	380,789 29	e 675,362 79	"
Law Union and Crown.....	713 55	81,462 91	.....	None.	82,176 46	e2,956,634 50	"
Liverpool and London and Globe.....	32,788 13	623,460 80	100,000 00	500 00	756,748 93	e3,188,530 59	and Life.
London and Lancashire Fire.....	4,306 80	215,171 00	.....	None.	219,477 80	e 124,247 40	"
London Assurance.....	17,616 00	104,906 35	9,059 00	None.	131,581 35	e 70,918 78	and Life.
Manchester.....	None.	None.	.....	None.	None.	.....	"
National of Ireland.....	3,050 00	None.	.....	None.	3,050 00	e 5,492 85	"
North British.....	27,762 00	468,162 78	515,217 42	3,399 84	1,014,542 04	e4,741,879 27	and Life.
Northern.....	17,237 10	298,746 81	.....	None.	315,983 91	e 46,943 16	"
Norwich Union.....	27,955 43	325,898 60	.....	None.	353,854 03	e 90,055 91	"
Phoenix, of London.....	21,379 90	510,005 49	.....	None.	531,385 39	e 13,730 77	"
Royal.....	39,722 00	752,402 24	393,903 50	None.	1,186,027 74	e 645,995 39	and Life.
Scottish Union and National.....	10,021 15	203,415 38	.....	None.	213,436 53	e 500,395 58	"
Sun Insurance Office.....	16,662 49	208,551 18	.....	None.	225,213 67	e 150,212 35	"
Union Assurance.....	25,619 20	327,352 46	.....	None.	352,971 66	e 23,513 03	"
Total.....	317,965 54	5,550,452 26	1,018,179 92	10,376 82	6,895,724 54	e13,835,472 39	



TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1904.—*Concluded.*

AMERICAN COMPANIES.

Companies.	Unsettled Losses (F. and I.M.)	Reserve of Unearned Premiums (F. and I.M.)	Liabilities under Life Branch.	Sundry.	Total Liabilities in Canada.	<i>e</i> Excess of Assets over Liabilities. — <i>d</i> The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Etna . . . . .	9,405 85	161,319 61	.....	None.	170,725 46	<i>e</i> 13,291 23	Fire and Inland Marine.
Connecticut Fire. . . . .	3,873 87	52,578 68	.....	None.	56,452 55	<i>e</i> 56,311 31	Fire.
German-American . . . . .	None.	4,754 91	.....	None.	4,754 91	<i>e</i> 106,388 25	"
Hartford. . . . .	14,475 12	231,661 38	.....	None.	246,136 50	<i>e</i> 59,434 11	"
Home Fire . . . . .	17,618 80	159,061 55	.....	None.	176,680 35	<i>e</i> 38,039 93	"
Insurance Company of North America. . . . .	6,050 50	159,265 27	.....	None.	165,315 77	<i>e</i> 59,032 53	Fire and Inland Marine.
Phenix, of Brooklyn. . . . .	1,357 75	143,384 73	.....	None.	144,742 48	<i>e</i> 13,872 71	Fire.
Phoenix, of Hartford. . . . .	6,476 35	123,228 35	.....	None.	129,704 70	<i>e</i> 112,796 81	"
Queen Insurance Company of America. . . . .	14,340 00	373,299 02	....	80 04	387,719 06	<i>e</i> 66,878 06	"
Total. . . . .	73,598 24	1,408,553 50	....	80 04	1,482,231 78	<i>e</i> 526,044 94	



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TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies  
Canada of British and American  
CANADIAN COMPANIES—INCOME

INCOME (CASH).

COMPANIES.	Net cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Anglo-American .....	284,863 10	5,823 84	None.	290,686 94	108,505 00
British America .....	2,683,513 67	45,571 51	5,261 37	2,734,346 55	335,396 31
Canadian Fire .....	217,401 89	12,688 13	None.	230,090 02	None.
Equity Fire .....	197,287 42	3,576 24	None.	200,863 66	70,673 25
London Mutual .....	534,437 52	9,762 50	683 24	544,883 26	None.
Mercantile Fire .....	92,759 84	8,964 60	869 06	102,593 50	None.
Montreal-Canada .....	166,417 88	8,365 73	855 21	175,638 82	None.
Ottawa Fire .....	177,512 94	5,497 11	2,284 67	185,294 72	150,000 00
Quebec Fire .....	119,630 58	6,334 79	3,275 56	129,240 93	None.
Western .....	3,827,316 15	86,663 96	None.	3,913,980 11	None.
Totals .....	8,301,140 99	193,248 41	13,229 11	8,507,618 51	664,574 56

BRITISH

Alliance .....	242,674 65	6,414 27	None.	249,088 92	.....
Atlas .....	374,880 12	14,127 86	None.	389,007 98	.....
Caledonian .....	300,842 55	11,026 88	None.	311,869 43	.....
Commercial Union .....	528,214 57	14,048 31	None.	542,262 88	.....
Guardian .....	547,241 20	14,059 22	12,445 74	573,746 16	.....
Law Union and Crown .....	117,897 60	130,744 96	8,719 39	257,361 95	.....
Liverpool and London and Globe .....	957,611 36	76,033 71	18,294 82	1,051,939 89	.....
London and Lancashire Fire .....	316,238 82	8,586 02	None.	324,824 84	.....
London Assurance .....	144,314 88	6,680 00	None.	150,994 88	.....
Manchester .....	114,837 74	250 47	None.	115,088 21	.....
National of Ireland .....	100,346 71	2,654 58	1,152 25	104,153 54	.....
North British .....	648,079 30	216,233 23	5,956 92	870,269 45	.....
Northern .....	446,893 87	12,617 37	None.	459,511 24	.....
Norwich Union .....	497,860 59	12,065 67	261 56	510,187 82	.....
Phoenix, of London .....	805,091 02	17,201 75	None.	822,292 77	.....
Royal .....	1,107,030 79	33,185 66	18,435 41	1,158,651 86	.....
Scottish Union and National .....	306,561 07	87,070 16	None.	393,631 23	.....
Sun Insurance Office .....	300,259 55	510 30	152 76	300,922 01	.....
Union Assurance .....	484,296 39	8,619 05	None.	492,915 44	.....
Totals ..	8,341,172 78	672,129 47	65,418 85	9,078,721 10	.....

AMERICAN

Aetna Fire .....	244,388 43	7,381 70	None.	251,770 13	.....
Connecticut Fire .....	73,996 78	3,500 00	None.	77,496 78	.....
German-American .....	None.	1,925 00	None.	1,925 00	.....
Hartford Fire .....	361,430 19	11,084 86	None.	372,515 05	.....
Home Fire .....	280,366 28	4,912 50	None.	285,278 78	.....
Insurance Co. of North America .....	260,649 41	5,640 00	None.	266,289 41	.....
Phenix, of Brooklyn .....	237,782 60	4,851 66	None.	242,634 26	.....
Phoenix, of Hartford .....	177,554 33	9,226 95	None.	186,781 28	.....
Queen, of America .....	531,530 17	15,666 78	None.	547,196 95	.....
Totals .....	2,167,698 19	64,189 45	None.	2,231,887 64	.....



## SESSIONAL PAPER No. 9

doing Fire and Inland Marine Insurance, and the Cash Income and Expenditure in Companies in those Branches.

AND EXPENDITURE, 1904.

## EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock- holders.	Total Cash Expen- diture.	<sup>e</sup> Excess of Premiums over Losses paid. <sub>d The Reverse.</sub>	<sup>e</sup> Excess of Income over Expenditure. <sub>d The Reverse.</sub>	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
311,345 32	106,238 38	7,472 57	425,056 27 <i>d</i>	26,482 22 <i>d</i>	134,369 33	Fire.
1,982,539 48	911,458 86	44,894 25	2,938,892 59 <i>e</i>	700,974 19 <i>d</i>	204,546 04	Fire, Inland and Ocean.
159,041 97	52,894 49	3,750 00	215,686 46 <i>e</i>	58,359 92 <i>e</i>	14,403 56	Fire.
159,867 81	70,277 00	3,000 00	233,144 81 <i>e</i>	37,419 61 <i>d</i>	32,281 15	"
402,904 13	141,263 76	2,500 00	546,667 89 <i>e</i>	131,533 39 <i>d</i>	1,784 63	"
112,271 47	24,738 80	None.	137,010 27 <i>d</i>	19,511 63 <i>d</i>	34,416 77	"
94,764 97	65,815 01	None.	160,579 98 <i>e</i>	71,652 91 <i>e</i>	15,058 84	"
266,338 57	61,224 30	None.	327,562 87 <i>d</i>	88,825 63 <i>d</i>	142,268 15	"
142,883 43	36,180 05	None.	179,063 48 <i>d</i>	23,252 85 <i>d</i>	49,822 55	"
3,033,621 18	1,335,398 50	90,000 00	4,459,019 68 <i>e</i>	793,694 97 <i>d</i>	545,039 57	Fire, Inland and Ocean.
6,665,578 33	2,805,489 15	151,616 82	9,622,684 30 <i>e</i>	1,635,562 66 <i>d</i>	1,115,065 79	

## COMPANIES.

556,239 38	63,175 89	.....	619,415 27 <i>d</i>	313,564 73 <i>d</i>	370,326 35	Fire.
488,703 26	111,346 71	.....	600,049 97 <i>d</i>	113,823 14 <i>d</i>	211,041 99	"
368,007 57	83,944 07	.....	451,951 64 <i>d</i>	67,165 02 <i>d</i>	140,082 21	"
559,371 02	141,699 09	.....	701,070 11 <i>d</i>	31,156 45 <i>d</i>	158,807 23	"
446,445 10	160,237 93	.....	606,683 03 <i>e</i>	100,796 10 <i>d</i>	32,936 87	"
117,666 17	37,231 00	.....	154,897 17 <i>e</i>	231 43 <i>e</i>	102,464 78	"
813,100 55	254,736 74	.....	1,067,837 29 <i>e</i>	144,510 81 <i>d</i>	15,897 40	"
422,805 60	86,357 27	.....	509,162 87 <i>d</i>	106,566 78 <i>d</i>	184,338 03	"
168,648 82	48,980 57	.....	217,629 39 <i>d</i>	24,333 94 <i>d</i>	66,634 51	"
147,537 21	48,525 65	.....	196,062 86 <i>d</i>	32,699 47 <i>d</i>	80,974 65	"
70,552 26	27,105 27	.....	97,657 53 <i>e</i>	29,794 45 <i>e</i>	6,496 01	"
741,146 28	172,882 37	.....	914,028 65 <i>d</i>	93,066 98 <i>d</i>	43,759 20	"
555,908 55	117,081 88	.....	672,990 43 <i>d</i>	109,014 68 <i>d</i>	213,479 19	"
454,873 95	147,792 74	.....	602,666 69 <i>e</i>	42,986 64 <i>d</i>	92,478 87	"
613,373 25	213,826 60	.....	827,199 85 <i>e</i>	191,717 77 <i>d</i>	4,907 08	"
1,379,587 93	304,637 28	.....	1,684,225 21 <i>d</i>	272,557 14 <i>d</i>	525,573 35	"
528,731 89	80,017 09	.....	608,748 98 <i>d</i>	222,170 82 <i>d</i>	215,117 75	"
326,955 46	88,578 65	.....	415,534 11 <i>d</i>	26,695 91 <i>d</i>	114,611 50	"
405,201 30	127,232 86	.....	532,434 16 <i>e</i>	79,095 09 <i>d</i>	39,518 72	"
9,164,855 55	2,315,389 66	.....	11,480,245 21 <i>d</i>	823,682 77 <i>d</i>	2,401,524 11	

## COMPANIES.

265,576 85	58,428 19	.....	324,005 04 <i>d</i>	21,188 42 <i>d</i>	72,234 91	Fire and Inland Marine.
112,940 68	18,983 22	.....	131,923 90 <i>d</i>	38,943 90 <i>d</i>	54,427 12	Fire.
None.	1,977 07	.....	1,977 07	..... <i>d</i>	52 07	"
333,097 76	97,182 05	.....	430,279 81 <i>e</i>	28,332 43 <i>d</i>	57,764 76	"
425,291 87	66,310 66	.....	491,602 53 <i>d</i>	144,925 59 <i>d</i>	206,323 75	"
302,430 79	83,597 72	.....	386,028 51 <i>d</i>	41,781 38 <i>d</i>	119,739 10	Fire and Inland Marine.
241,825 92	59,816 59	.....	301,642 51 <i>d</i>	4,043 32 <i>d</i>	59,008 25	Fire.
144,196 87	52,799 12	.....	196,995 99 <i>e</i>	33,357 46 <i>d</i>	10,214 71	"
542,942 68	147,232 81	.....	690,175 49 <i>d</i>	11,412 51 <i>d</i>	142,978 54	"
2,368,303 42	586,327 43	.....	2,954,630 85 <i>d</i>	200,605 23 <i>d</i>	722,743 21	



TABLE VI.—Showing the Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent of premiums received by Canadian Companies doing Fire or Marine Insurance during 1904, also the Rates of the Premiums charged per cent of Amounts insured, and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

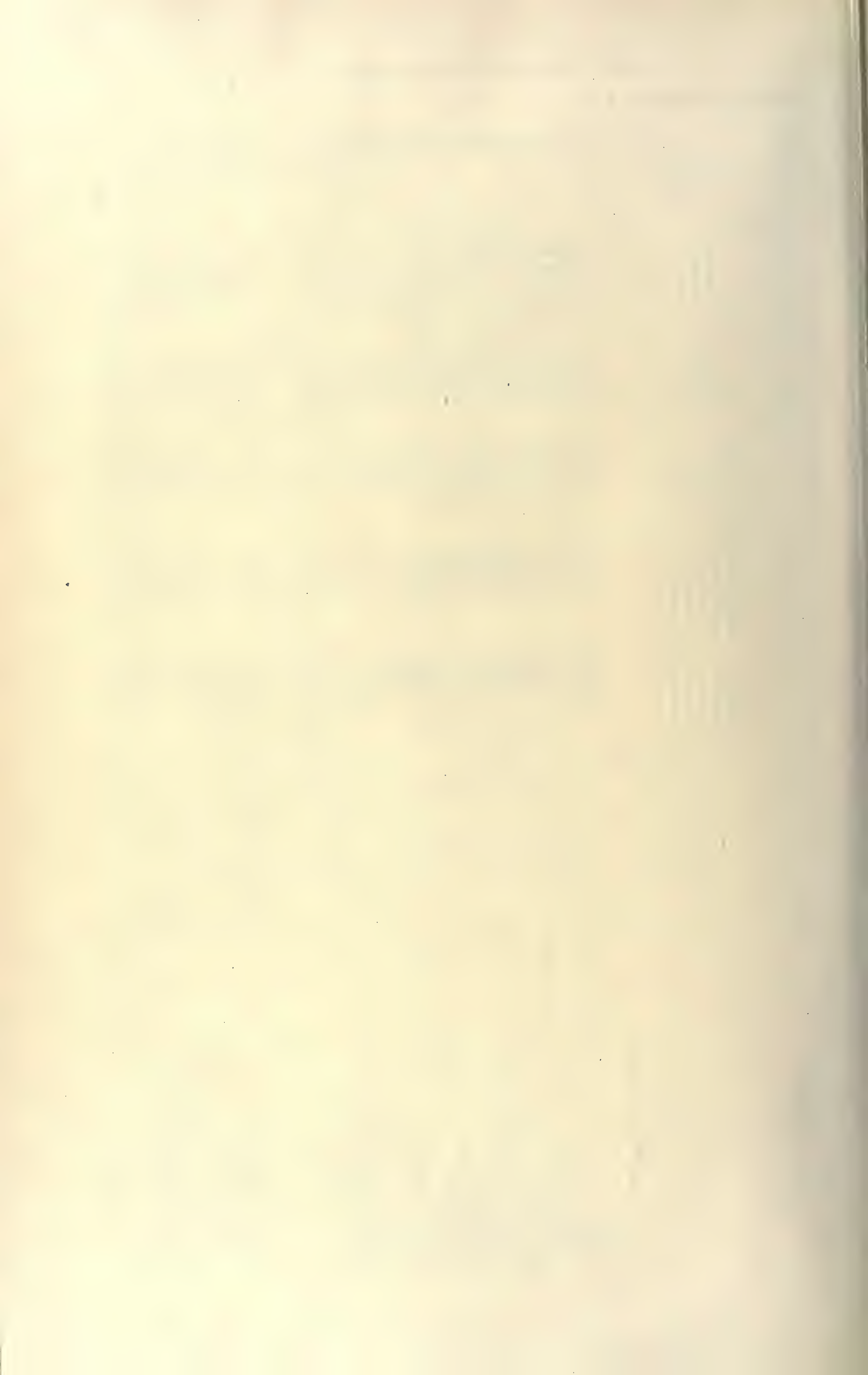
	Nature of Business.	Rate of Losses paid per cent of Pre- miums received.	Rate of General Ex- penses per cent of Premiums received	Rate of Dividend or Bonus to Stock- holders per cent of Premiums received	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	Net Amount of Insurance in force at Date.	Assets	Rate of Assets per cent of Amount of Insurance in force.
						\$	\$ cts.		\$ cts.	\$ cts.	
Canadian Companies.											
Anglo-American	Fire.	109.30	37.29	2.62	149.21	28,733,601	436,395 54	1.52	29,505,337	231,890 76	.79
British America	Fire and Inland Marine.	73.88	33.97	1.67	109.52	340,970,835	3,516,700 66	1.03	268,394 429	2,049,404 46	.76
Canadian Fire	Fire.	73.16	24.33	1.72	99.21	13,576,724	251,858 74	1.86	15,826,493	385,512 59	2.44
Equity Fire	"	81.03	35.62	1.52	118.18	19,547,581	317,101 56	1.62	17,281,066	204,453 95	1.18
London Mutual	"	75.39	26.43	.47	102.29	46,684,605	852,905 59	1.88	76,161,761	755,716 44	.99
Mercantile Fire	"	121.03	26.67	None.	147.70	7,053,838	102,781 50	1.46	10,634,630	255,036 94	2.40
Montreal-Canada	"	56.94	39.55	None.	96.49	13,047,410	229,301 06	1.76	21,991,988	310,259 49	1.41
Ottawa Fire	"	150.04	34.49	None.	184.53	17,465,239	291,084 80	1.67	14,912,405	219,902 13	1.47
Quebec Fire	"	119.44	30.24	None.	149.68	9,272,947	134,816 40	1.45	10,794,791	197,213 35	1.83
Western	" and Inland Marine.	79.26	34.89	2.35	116.50	599,822,044	5,593,042 69	.93	371,387,129	3,306,461 68	.89
Totals.		80.30	33.80	1.83	115.92	1,096,174,824	11,725,988 54	1.07	836,890,029	7,915,851 79	.94



TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1904, also the Rates of Premiums charged per cent of Amounts insured.

	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
<i>British Companies.</i>							
Alliance.....	Fire.....	229·21	26·03	255·24	\$ 23,692,229	\$ 289,918 77	1·22
Atlas.....	"	130·36	29·70	160·06	25,407,809	437,406 48	1·72
Caledonian.....	"	122·33	27·90	150·23	23,058,753	346,842 62	1·50
Commercial Union.....	"	105·90	26·83	132·72	39,079,403	628,337 48	1·61
Guardian.....	"	81·58	29·28	110·86	36,958,520	622,732 83	1·68
Law Union and Crown.....	"	99·80	31·58	131·38	8,574,190	139,201 34	1·62
Liverpool and London and Globe.....	"	84·91	26·60	111·51	71,932,825	1,141,066 75	1·61
London and Lancashire Fire.....	"	133·70	27·31	161·01	22,648,704	350,796 27	1·55
London Assurance.....	"	116·86	33·94	150·80	13,535,825	181,839 50	1·34
Manchester.....	"	128·47	42·26	170·73	8,415,813	138,540 34	1·65
National of Ireland.....	"	70·31	27·01	97·32	6,072,378	83,823 41	1·38
North British.....	"	114·35	26·68	141·04	47,454,403	730,951 60	1·54
Northern.....	"	124·39	26·20	150·59	30,750,190	495,063 65	1·61
Norwich Union Fire.....	"	91·37	29·69	121·05	34,175,255	570,002 50	1·67
Phoenix, of London.....	"	76·19	26·56	102·75	53,762,736	918,878 19	1·71
Royal.....	"	124·62	27·52	152·14	86,089,613	1,310,901 29	1·52
Scottish Union and National.....	"	172·47	26·10	198·57	22,879,518	358,063 20	1·56
Sun Insurance Office.....	"	108·89	29·50	138·39	21,282,776	346,740 72	1·63
Union Assurance Society.....	"	83·67	26·27	109·94	35,071,223	584,180 17	1·67
Totals.....		109·87	27·76	137·63	609,942,163	9,675,287 11	1·59
<i>American Companies.</i>							
Aetna Insurance Co.....	Fire and Inland Marine.	108·67	23·91	132·58	18,241,902	277,365 18	1·52
Connecticut Fire.....	Fire.....	152·63	25·65	178·28	4,819,778	89,203 83	1·85
German-American.....	"				619,445	9,072 78	1·46
Hartford Fire.....	"	92·16	26·89	119·05	24,255,565	422,854 96	1·74
Home Fire.....	"	151·69	23·65	175·34	19,046,833	321,194 83	1·69
Insurance Co. of North America.....	Fire and Inland Marine.	116·03	32·07	148·10	23,203,502	314,584 99	1·36
Phoenix, of Brooklyn.....	Fire.....	101·70	25·16	126·86	15,970,041	281,815 98	1·76
Phoenix, of Hartford.....	"	81·21	29·74	110·95	13,146,048	217,265 88	1·65
Queen, of America.....	"	102·15	27·70	129·85	38,679,405	667,628 20	1·73
Totals.....		109·25	27·05	136·30	157,982,519	2,600,986 63	1·65







ABSTRACT OF STATEMENTS  
OF  
LIFE, ACCIDENT, GUARANTEE, PLATE GLASS  
AND  
OTHER INSURANCE COMPANIES  
IN  
CANADA  
FOR THE YEAR 1905



4-5 EDWARD VII., A. 1905

## ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1904.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid (in- cluding Matured Endow- ments.)	Unsettled Claims		Date of Returns.
									Not Resisted	Resisted	
Canadian Companies.											
Canada Life (Canadian business).....	\$ 2,227,921	2,880	5,443,992	38,714	\$ 78,059,150	676	1,559,602	\$ 1,481,507	\$ 166,984	None.	Dec. 31, 1904.
Confederation .....	1,187,925	2,689	4,245,797	25,929	37,922,880	402	582,196	593,643	24,705	None.	"
Continental Life.....	127,631	1,048	1,273,369	3,438	3,973,556	12	15,500	12,000	3,750	None.	"
Crown Life.....	104,566	771	1,264,200	1,783	2,782,200	6	7,000	8,060	None.	None.	"
Dominion Life.....	165,305	603	916,295	4,075	5,563,575	24	28,160	25,736	4,000	None.	"
Excelsior. (Ordinary).....	210,434	1,661	2,197,149	5,101	7,213,474	34	36,549	33,772	5,000	None.	"
Excelsior. (Monthly).....	6,452	143	19,311	1,082	133,927	22	2,968	2,869	99	None.	"
Federal.....	531,524	2,091	2,874,565	11,099	15,649,346	88	152,455	140,715	51,140	6,000	"
Great West .....	662,947	3,603	5,103,413	14,335	20,472,800	80	105,304	105,304	None.	1,000	"
Home Life.....	129,438	926	1,093,472	3,192	3,918,553	22	31,250	26,092	9,000	None.	"
Imperial Life (Canadian business).....	580,325	2,588	3,851,366	9,373	15,660,384	42	68,559	59,727	3,500	1,000	"
London Life.. (Ordinary).....	118,691	1,014	1,021,200	4,206	3,809,556	38	30,232	34,078	4,434	None.	"
London Life.. (Industrial).....	236,907	13,223	1,058,951	52,627	4,390,741	743	54,538	54,121	None.	None.	"
Manufacturers (Canadian business).....	984,577	2,364	3,379,601	22,648	29,618,775	167	229,573	214,006	30,849	None.	"
Mutual Life of Canada (Canadian business)	1,363,064	3,363	4,789,506	27,593	40,006,344	299	389,153	378,358	28,066	None.	"
National Life of Canada .....	151,580	905	1,364,449	2,925	4,241,952	14	22,500	23,715	1,000	1,000	"
North American (Canadian business).....	1,116,779	3,036	4,420,857	22,417	31,061,948	244	368,534	343,835	50,571	None.	"
Northern Life .....	130,469	1,085	1,202,290	3,533	4,067,204	14	11,650	12,379	None.	None.	"
Royal Victoria.....	132,773	662	788,750	3,157	4,070,472	20	35,200	34,612	4,500	None.	"
Sovereign Life.....	61,150	338	633,823	586	1,257,623	3	7,000	6,980	None.	None.	"
Subsidiary High Court of the Ancient Order of Foresters .....	19,848	325	295,850	1,144	1,026,911	6	7,755	8,255	2,000	None.	"
Sun Life (Canadian business.) (General .....	1,533,646	4,883	6,534,166	30,810	43,562,268	389	530,690	518,891	36,725	None.	"
Union Life.. (General .....	51,892	1,398	185,623	8,540	1,118,449	101	9,030	8,368	1,142	None.	"
Union Life.. (Industrial).....	12,527	334	350,973	516	483,825	3	3,500	1,500	None.	2,000	"
Union Life.. (Industrial).....	110,729	29,120	4,742,145	29,805	4,574,253	252	16,617	16,617	None.	None.	"
Totals for 1904.....	11,959,100	81,053	59,051,113	328,628	364,640,166	3,701	4,305,515	4,145,080	427,465	11,000	
" 1903.....	10,882,650	80,925	55,169,104	301,196	335,638,940	3,036	3,846,822	3,779,745	288,602	13,956	
Increase, <i>i</i> ; decrease, <i>d</i> .....	<i>i</i> 1,076,450	<i>i</i> 128	<i>i</i> 3,882,009	<i>i</i> 27,432	<i>i</i> 29,001,226	<i>i</i> 665	<i>i</i> 458,693	<i>i</i> 365,335	<i>i</i> 138,863	<i>d</i> 2,956	
British Companies.											
Commercial Union.....	20,066	11	45,367	232	662,442	11	31,430	42,088	2,639	None.	Dec. 31, 1904.
*Edinburgh Life .....	2,219	None.	None.	58	113,954	8	21,255	20,156	None.	None.	"
*Life Association of Scotland .....	24,834	None.	None.	601	1,269,601	33	55,527	41,482	31,515	None.	April 5, 1904.
Liverpool and London and Globe.....	5,082	None.	None.	101	158,187	4	16,141	16,141	None.	None.	Dec. 31, 1904.



London and Lancashire Life.....	333,573	578	811,780	6,068	9,717,223	103	190,056	190,217	16,978	None.	"
*London Assurance.....	690	None.	None.	5	19,220	1	7,822	7,822	None.	None.	"
North British.....	17,488	3	8,537	339	866,262	23	36,909	33,738	5,210	None.	"
Norwich Union Life.....	3,057	None.	None.	138	166,925	8	10,832	10,832	None.	None.	"
Pelican and British Empire.....	226,024	57	265,500	2,382	5,767,706	76	176,745	176,664	13,400	8,500	"
Royal.....	35,561	109	279,000	460	1,176,047	18	74,426	75,253	8,193	None.	"
*Scottish Amicable.....	3,649	None.	None.	73	185,693	5	18,235	18,235	None.	None.	"
*Scottish Provident.....	1,054	None.	None.	40	108,038	3	12,833	6,896	5,937	None.	"
Standard.....	784,736	872	1,693,094	10,988	21,961,310	238	615,267	484,417	124,216	None.	Nov. 15, 1904.
Star.....	15,481	5	6,500	237	429,107	6	17,103	17,103	6,134	None.	Dec. 31, 1904.
Totals for 1904.....	1,473,514	1,635	3,109,778	21,722	42,601,715	537	1,284,581	1,141,044	214,222	8,500	
" 1903.....	1,435,317	1,706	3,132,904	21,439	42,127,260	434	1,141,044	1,151,633	132,363	8,500	
Increase, <i>i</i> ; decrease, <i>d</i> .....	<i>i</i> 38,197	<i>d</i> 71	<i>d</i> 23,126	<i>i</i> 283	<i>i</i> 474,455	<i>i</i> 103	<i>i</i> 143,537	<i>d</i> 10,589	<i>i</i> 81,859	.....	
<i>American Companies.</i>											
Aetna Life.....	642,244	849	1,495,960	12,230	17,071,713	471	590,618	593,510	12,829	None.	Dec. 31, 1904.
*Connecticut Mutual.....	22,893	None.	None.	737	1,348,256	37	80,988	80,988	None.	None.	"
Equitable.....	887,642	1,613	2,769,990	11,427	23,212,696	208	527,502	511,561	49,960	None.	"
Germania.....	6,503	11	28,600	115	195,899	6	38,873	40,099	None.	None.	"
Metropolitan (General.....	350,319	4,658	3,513,255	10,815	8,897,380	80	67,536	73,444	5,500	1,000	"
(Industrial.....	870,798	78,624	10,593,661	214,069	25,761,481	2,669	163,722	163,498	257	380	"
Mutual Life of New York.....	1,159,733	2,594	4,363,545	15,682	30,957,179	179	536,433	553,309	16,048	None.	"
Mutual Reserve Life.....	255,372	4	17,000	3,802	5,155,493	70	132,617	189,346	36,407	None.	"
*National Life.....	582	None.	None.	90	73,977	5	5,639	15,618	2,074	None.	"
New York Life.....	1,573,718	5,206	8,700,623	25,114	44,447,062	300	618,792	617,312	26,665	None.	"
*North-western Mutual.....	5,679	None.	None.	205	248,872	13	9,932	9,932	None.	None.	"
*Phoenix Mutual.....	13,950	None.	None.	553	542,354	24	27,800	27,800	6,304	None.	"
Provident Savings.....	125,692	360	565,700	2,111	3,775,368	54	126,000	52,044	13,000	None.	"
State Life.....	56,184	301	1,946,000	301	1,946,000	None.	None.	None.	None.	None.	"
Travelers.....	284,694	406	1,024,754	3,479	8,070,235	88	136,676	160,479	None.	None.	"
Union Mutual.....	220,897	654	934,614	4,811	7,078,779	71	114,254	106,588	18,595	None.	"
United States.....	59,810	76	191,509	1,000	1,849,142	23	34,640	37,187	2,000	None.	"
Totals for 1904.....	6,536,710	95,356	36,145,211	306,541	130,631,886	4,298	3,212,022	3,232,715	189,639	1,380	
" 1903.....	5,922,297	96,323	33,265,797	281,188	170,676,800	4,060	2,684,687	2,563,159	253,132	19,189	
Increase, <i>i</i> ; decrease, <i>d</i> .....	<i>i</i> 614,413	<i>d</i> 967	<i>i</i> 2,879,414	<i>i</i> 25,353	<i>i</i> 9,955,086	<i>i</i> 238	<i>i</i> 527,335	<i>i</i> 669,556	<i>d</i> 63,493	<i>d</i> 17,809	

RECAPITULATION.

Canadian Companies.....	11,959,100	81,053	59,051,113	328,628	364,640,166	3,701	4,305,515	4,145,080	427,465	11,000	
British.....	1,473,514	1,635	3,109,778	21,722	42,601,715	537	1,284,581	1,141,044	214,222	8,500	
American.....	6,536,710	95,356	36,145,211	306,541	180,631,886	4,298	3,212,022	3,232,715	189,639	1,380	
Grand totals for 1904.....	19,969,324	178,044	98,306,102	656,891	587,873,767	8,536	8,802,118	8,518,839	831,326	20,880	
" 1903.....	18,240,265	178,954	91,567,805	603,823	548,443,000	7,530	7,672,553	7,494,537	674,097	41,645	
Increase, <i>i</i> ; decrease, <i>d</i> .....	<i>i</i> 1,729,059	<i>d</i> 910	<i>i</i> 6,738,297	<i>i</i> 53,068	<i>i</i> 39,430,767	<i>i</i> 1,006	<i>i</i> 1,129,565	<i>i</i> 1,024,302	<i>i</i> 157,229	<i>d</i> 20,765	

\* These companies have ceased doing new business in Canada.



CANADA LIFE ASSURANCE COMPANY.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at date.	Net Amount in Force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	Unsettled Claims.	
									Not Resisted.	Resisted.
	\$	\$	\$		\$		\$	\$	\$	\$
In Canada.....	2,227,921	2,880	5,443,992	38,714	78,059,150	676	1,559,602	1,481,507	166,984	None.
In other countries.....	815,257	2,912	5,767,729	9,909	22,467,027	46	100,924	98,729	6,700	None.
Total.....	3,043,178	5,792	11,211,721	48,623	100,526,177	722	1,660,526	1,580,236	173,684	None.

CONFEDERATION LIFE ASSOCIATION.

In Canada.....	1,187,925	2,689	4,245,797	25,929	37,922,880	402	582,196	593,643	24,705	None.
In other countries.....	74,420	291	596,791	715	1,250,254	3	3,781	3,781	None.	None.
Total.....	1,262,345	2,980	4,842,588	26,644	39,173,134	405	585,977	597,424	24,705	None.

IMPERIAL LIFE ASSURANCE COMPANY.

In Canada.....	580,325	2,588	3,851,366	9,373	15,660,384	42	68,559	59,727	3,500	1,000
In other countries.....	17,094	94	149,940	310	428,616	2	6,000	6,000	None.	None.
Total.....	597,419	2,682	4,001,306	9,683	16,089,000	44	74,559	65,727	3,500	1,000

MANUFACTURERS LIFE INSURANCE COMPANY.

In Canada.....	984,577	2,364	3,379,601	22,648	29,618,775	167	229,573	214,006	30,849	None.
In other countries.....	436,771	2,000	2,565,346	5,091	7,606,790	38	61,478	41,177	37,740	None.
Total.....	1,421,348	4,364	5,944,947	27,739	37,225,565	205	291,051	255,183	68,589	None.



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MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	1,363,064	3,363	4,789,506	27,593	40,006,344	299	389,153	378,358	28,066	None.
In other countries.....	10,301	37	84,000	149	243,460	None.	None.	2,000	None.	None.
Total.....	1,373,365	3,400	4,873,506	27,742	40,249,804	299	389,153	380,358	28,066	None.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	1,116,779	3,036	4,420,857	22,417	31,061,948	244	368,534	343,835	50,571	None.
In other countries.....	120,471	993	1,543,531	2,367	3,730,991	16	23,000	10,450	16,000	None.
Total.....	1,237,250	4,029	5,964,388	24,784	34,792,939	260	391,534	354,285	66,571	None.

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	1,585,538	6,281	6,719,789	39,350	44,680,717	490	539,720	527,259	37,867	None.
In other countries.....	2,207,252	6,437	9,192,115	29,157	40,630,896	325	505,391	464,166	105,957	None.
Total.....	3,792,790	12,718	15,911,904	68,507	85,311,613	815	1,045,111	991,425	143,824	None.



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## CANADIAN Life Companies—Assets, 1904.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in Force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Canada Life.....	1,762,633 99	4,506,711 29	368,093 66	3,504,421 18	17,642,740 96	290,099 62	None.	363,142 36	626,755 94	None.	29,064,599 00
Confederation.....	1,366,254 92	4,063,551 47	42,013 39	1,146,177 55	3,095,201 94	66,135 42	None.	179,923 31	366,453 59	26,411 13	10,352,122 72
Continental.....	None.	85,835 00	None.	5,089 27	189,209 82	47,088 08	5,295 77	3,207 80	35,374 47	7,955 90	379,056 11
Crown Life.....	None.	600 00	None.	3,451 27	83,856 83	13,629 92	2,636 41	657 27	30,837 96	29,914 98	165,084 64
Dominion Life.....	250 00	682,424 73	None.	38,242 20	167,917 48	1,136 80	1,549 98	25,257 80	35,941 58	1,131 40	953,851 97
Excelsior.....	17,200 00	601,623 67	None.	48,373 39	55,768 40	11,149 17	5,964 25	18,929 62	73,499 62	7,844 04	840,352 16
Federal.....	59,650 00	701,935 95	151,213 26	257,187 01	685,383 82	82,331 53	3,963 59	31,337 89	159,613 29	16,157 03	2,148,773 37
Great West.....	None.	2,009,719 39	None.	149,503 67	166,711 60	19,978 09	None.	69,066 43	128,563 17	14,440 65	2,557,983 00
Home Life.....	185,000 00	36,785 76	None.	138,836 73	130,558 19	45,406 90	10,586 78	19,742 53	28,755 97	12,456 53	608,129 39
Imperial Life.....	None.	803,863 89	283,000 00	90,021 40	765,766 93	207,405 99	None.	22,440 43	217,567 21	16,414 95	2,406,480 80
London Life ..	4,309 67	1,315,720 61	475 00	75,863 57	143,046 59	24,837 44	None.	43,449 66	34,979 00	502 38	1,643,183 92
Manufacturers Life ..	106,776 36	1,228,153 19	643,855 51	482,618 96	2,979,011 21	272,380 95	8,987 20	77,233 02	303,601 60	9,726 57	6,112,344 57
Mutual Life of Canada..	68,285 53	3,760,617 53	7,000 00	919,653 66	2,897,496 42	141,045 21	None.	159,718 16	266,713 94	None.	8,220,530 45
National Life of Canada.	** 67,100 00	None.	None.	15,381 48	212,192 88	14,019 21	12,670 60	1,097 45	36,991 60	3,400 00	362,853 22
North American ..	186,603 95	989,847 47	771,604 71	426,174 08	3,460,696 75	104,788 81	None.	41,561 53	244,075 91	6,246 85	6,231,000 06
Northern ..	None.	250,581 32	12,200 00	14,328 90	84,623 60	58,021 66	12,228 49	4,287 14	45,641 36	3,170 35	485,082 82
Royal Victoria ..	None.	None.	85,000 00	17,585 15	268,448 76	17,217 28	9,602 51	1,531 62	39,551 44	5,500 00	444,436 76
Sovereign Life.....	None.	None.	None.	None.	214,122 47	2,555 96	8,087 59	2,069 18	16,420 32	2,394 70	245,650 22
Subsidiary High Court of A.O.F.....	None.	5,500 00	None.	1,048 00	46,829 50	6,740 83	None.	1,089 93	3,587 30	100 00	64,895 56
Sun Life of Canada ..	1,146,643 91	2,529,160 09	543,250 00	1,477,808 91	10,894,882 95	463,214 32	None.	232,519 84	450,940 90	113,340 00	17,851,760 92
Union Life ..	None.	None.	None.	262 66	109,401 20	29,274 27	11,595 85	1,893 87	4,264 97	9,037 22	165,730 04
Totals .....	4,970,708 33	23,572,631 36	2,907,705 53	8,812,029 04	44,292,768 30	1,918,457 46	93,169 02	1,300,156 84	3,150,131 14	286,144 68	91,303,901 70

† The value of this company's head office building was written-up during the year to the extent of \$10,542.25.      \* The value of this company's head office building was written-up during the year to the extent of \$29,500.

\*\* The value of this company's head office building was written-up during the year to the extent of \$85,000.



CANADIAN Life Companies—Liabilities, &c., 1904.

Companies.	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, in- cluding Reserve but not Capital Stock.	Surplus of Assets over Liabilities excluding Capital.	Capital Stock paid up.	Basis of Reserve of Policies issued previous to Jan. 1, 1900. (Policies issued since Jan. 1, 1900, are valued on H.M. 3½ basis unless otherwise stated.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Canada Life .....	173,684 23	26,408,650 00	115,838 78	26,698,173 01	2,366,425 99	1,000,000 00	H.M. 3½ previous to Jan. 1, 1900. H.M. 3 after that date.
Confederation .....	24,705 00	9,519,733 00	97,188 76	9,641,626 76	710,495 96	100,000 00	H.M. 4½ to Dec. 31, 1895; 3½ p.c. for years 1896-9 inclusive; 3 p.c. since Jan. 1, 1900.
Continental .....	3,750 00	269,341 98	3,503 16	276,595 14	102,460 97	171,333 65	H.M. 4½.
Crown Life .....	None.	151,627 00	462 50	152,089 50	12,995 14	106,229 27	H.M. 3½.
Dominion Life .....	4,000 00	746,553 02	20,237 20	770,790 22	183,061 75	100,000 00	H.M. 4.
Excelsior .....	5,099 00	744,074 49	7,037 11	756,210 60	84,141 56	75,000 00	H.M. 4½, except business for 1889-90 which is H.M. 3½.
Federal .....	57,140 00	1,894,792 05	11,003 51	1,962,935 56	185,837 81	130,000 00	+ H.M. 4½ to Dec. 31, 1898; H.M. 3½ and 3 since that date.
Great West .....	1,000 00	1,977,612 00	38,678 56	2,017,290 56	540,692 44	250,000 00	Act 4.
Home Life .....	9,000 00	362,702 33	618 63	372,320 96	235,808 43	167,796 00	H.M. 3½.
Imperial Life .....	4,500 00	1,768,706 00	51,886 80	1,825,092 80	581,388 00	450,000 00	* H.M. 3½.
London Life .....	4,434 12	1,498,079 00	40,180 21	1,542,693 33	100,490 59	50,000 00	H.M. 4 ordinary. For Industrial Act 4 to Jan. 1, 1900; since, Farr's (3) 3 p.c.
Manufacturers Life .....	68,589 00	5,255,077 00	16,809 45	5,340,475 45	771,869 12	300,000 00	H.M. 4½.
Mutual Life of Canada .....	28,066 00	7,355,172 24	65,219 34	7,448,457 58	772,672 87	None.	Act 4 to Jan. 1, 1900. H.M. 3½ for 1900-1-2.
National Life of Canada .....	2,000 00	320,388 61	5,486 86	327,875 47	34,977 75	100,889 70	H.M. 3 for 1903-4.
North American .....	66,570 60	5,558,761 00	44,404 99	5,669,736 59	561,263 47	60,000 00	Previous to Jan. 1, 1897, H.M. 4½; for 1897-8-9 policies H.M. 4.
Northern Life .....	None.	311,326 00	None.	311,326 00	173,756 82	213,850 00	H.M. 4½.
Royal Victoria .....	4,500 00	368,474 06	2,300 00	375,274 06	69,162 70	200,000 00	H.M. 4½.
Sovereign Life .....	None.	77,326 00	None.	77,326 00	168,324 22	163,608 02	Om. 3 Profit and Om. 3½ non-Profit.
Subsidiary High Court of the Ancient Order of Foresters.	2,000 00	57,327 49	None.	59,327 49	5,568 07	None.	H.M. 4.
Sun Life of Canada .....	143,824 26	15,985,970 38	199,960 68	16,329,755 32	1,522,005 60	105,000 00	H.M. 4½ prior to Dec. 31, 1896. H.M. 3½ for issues since.
Union Life .....	2,000 00	53,075 00	5,158 77	60,233 77	105,496 27	100,000 00	H.M. 3½.
Totals .....	604,862 21	80,684,768 65	725,975 31	82,015,606 17	9,288,295 53	3,843,706 64	

+ The Guaranteed Security business, forming nearly one-half the total issues since June, 1896, are valued upon the H.M. 4 and H.M. 3 p.c. basis.  
\* With special provision for immediate payment of death claims and for suspended mortality.



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TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada for the Year 1904.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>											
Commercial Union.....	None.	899,384 32	None.	18,501 26	193,888 34	1,116 61	None.	9,636 60	4,083 02	None.	1,126,610 15
Edinburgh Life .....	None.	None.	None.	11,846 98	121,667 00	1,293 48	None.	325 13	58 78	None.	135,191 37
Life Association of Scotland.....	None.	57,737 75	None.	78,782 84	158,351 58	22,004 58	None.	2,908 87	7,443 88	None.	327,229 50
*Liverpool and London and Globe .....											
London and Lancashire ..	227,094 02	970,988 30	None.	163,664 00	1,884,650 69	36,506 86	1,110 01	37,570 17	81,862 95	1,702 89	3,405,149 89
*London Assurance .....											
*North British.....											
Norwich Union Life.....	None.	None.	None.	None.	206,833 33	791 04	None.	None.	None.	None.	207,624 37
Pelican and British Empire. ....	151,578 02	1,378,066 80	None.	148,136 49	429,024 06	8,559 00	None.	24,753 19	31,508 84	14,218 39	2,185,844 79
*Royal.....											
Scottish Amicable.....	None.	None.	None.	16,659 86	149,504 87	None.	None.	None.	None.	None.	166,164 73
Scottish Provident.....	None.	None.	None.	9,717 74	1,745,289 63	None.	None.	23,115 94	None.	None.	1,778,123 31
Standard.....	340,973 41	3,552,877 54	583,600 00	647,249 61	9,180,596 44	104,988 71	None.	11,318 89	136,717 74	1,795 64	14,560,117 98
Star.....	133,000 00	466,805 04	None.	11,302 99	277,708 00	24,850 67	1,176 31	12,567 61	1,280 62	None.	928,691 24
Totals .....	852,645 45	7,325,859 75	583,600 00	1,105,861 77	14,347,513 94	200,110 95	2,286 32	122,196 40	262,955 83	17,716 92	24,820,747 33

\*These companies also do fire business. For their Assets and Total Liabilities in Canada see pages 22 and 24.



ABSTRACT OF STATEMENTS

TABLE showing the Assets in Canada of American Companies doing business of Life Assurance in Canada for the Year 1904.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>American Companies.</i>											
Aetna Life.....	None.	None.	None.	424,275 16	4,240,363 76	55,995 29	None.	21,745 06	50,806 91	None.	4,793,186 18
Connecticut Mutual....	None.	None.	None.	None.	111,500 00	None.	None.	None.	None.	None.	111,500 00
Equitable.....	None.	None.	None.	446,969 99	8,942,309 00	73,831 20	None.	None.	112,561 00	None.	9,575,671 19
Germania.....	None.	None.	None.	4,478 00	173,177 22	None.	None.	2,922 01	584 17	None.	181,161 40
Metropolitan.....	54,944 49	60,900 00	None.	52,337 63	2,602,584 37	None.	None.	2,116 55	87,956 44	None.	2,860,839 48
Mutual Life.....	None.	None.	None.	566,248 19	6,818,292 59	218,951 86	None.	None.	114,337 27	None.	7,717,829 91
Mutual Reserve.....	None.	None.	None.	77,073 40	256,150 00	77,659 93	None.	3,839 04	65,125 53	None.	479,847 90
National Life.....	None.	None.	None.	None.	88,700 00	None.	None.	None.	75 92	None.	88,775 92
New York.....	350,000 00	None.	None.	868,086 10	6,763,367 00	192,097 03	None.	31,689 86	124,901 76	None.	8,330,141 75
North-western.....	None.	None.	None.	41,340 00	130,583 33	None.	None.	None.	308 07	None.	172,231 40
Phoenix Mutual.....	None.	None.	None.	None.	134,347 60	None.	None.	None.	412 85	None.	134,760 45
Provident Savings.....	None.	None.	None.	54,491 45	261,053 29	3,915 72	9,570 58	4,385 34	11,741 00	917 00	346,074 38
State Life.....	None.	None.	None.	None.	56,395 00	2,000 00	241 34	None.	11,748 75	None.	70,385 09
Travelers.....	15,000 00	724,000 00	440,000 00	133,446 34	1,233,757 88	None.	None.	33,732 30	24,555 51	None.	2,604,492 03
Union Mutual.....	None.	None.	None.	11,644 47	1,059,077 32	17,973 95	15 45	4,905 00	28,231 47	None.	1,121,847 66
United States.....	None.	None.	None.	19,111 46	258,045 67	None.	None.	3,405 42	8,999 14	None.	289,561 69
Totals.....	419,944 49	784,900 00	440,000 00	2,699,502 19	33,129,704 03	642,424 98	9,827 37	108,740 58	642,345 79	917 00	38,878,306 43



TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1904.

LIABILITIES IN CANADA, 1904.

	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Reserve.	<sup>e</sup> Excess of Assets over Liabilities. — <sup>d</sup> The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>					
Commercial Union.....	2,639 23	251,056 73	None.	253,695 96 <sup>e</sup>	872,914 19
Edinburgh Life.....	None.	69,515 52	None.	69,515 52 <sup>c</sup>	65,675 85
Life Association of Scotland...	31,514 74	878,287 63	None.	909,802 37 <sup>d</sup>	582,572 87
Liverpool & London & Globe..	None.	100,000 00	None.	100,000 00	
London and Lancashire.....	16,977 50	2,450,000 00	7,604 83	2,474,582 33 <sup>e</sup>	930,567 56
London Assurance.....	None.	9,059 00	None.	9,059 00	
North British.....	5,209 92	510,000 00	7 50	515,217 42	
Norwich Union Life.....	None.	85,000 00	None.	85,000 00 <sup>e</sup>	122,624 37
Pelican and British Empire...	21,900 00	1,850,000 00	5,970 00	1,877,870 00 <sup>e</sup>	307,974 79
Royal.....	8,193 20	385,710 30	None.	393,903 50	
Scottish Amicable.....	None.	124,746 29	None.	124,746 29 <sup>e</sup>	41,418 44
Scottish Provident... ..	5,937 34	75,121 87	None.	81,059 21 <sup>e</sup>	1,697,064 10
Standard.....	124,216 32	7,900,000 00	None.	8,024,216 32 <sup>e</sup>	6,535,901 66
Star.....	6,134 47	190,000 00	None.	196,134 47 <sup>e</sup>	732,556 77
Totals.....	222,722 72	14,878,497 34	13,582 33	15,114,802 39 <sup>e</sup>	9,705,927 94
<i>American Companies.</i>					
Ætna Life.....	12,829 00	5,350,000 00	10,565 28	5,373,394 28 <sup>d</sup>	580 208 10
Connecticut Mutual.....	None.	733,000 00	None.	733,000 00 <sup>d</sup>	621,500 00
Equitable.....	49,960 09	6,690,619 00	41,221 86	6,781,800 95 <sup>e</sup>	2,793,870 24
Germania.....	None.	92,925 00	265 14	93,190 14 <sup>e</sup>	87,971 26
Metropolitan.....	7,137 45	2,317,922 00	15,251 08	2,340,310 53 <sup>e</sup>	520,528 95
Mutual Life of New York.....	16,048 00	6,988,841 00	71,197 19	7,076,086 19 <sup>e</sup>	641,743 72
Mutual Reserve Life.....	36,407 07	384,840 00	954 64	422,201 71 <sup>e</sup>	57,646 19
National Life.....	2,074 00	45,517 00	None.	47,591 00 <sup>e</sup>	41,184 92
New York Life.....	26,664 73	7,733,612 00	101,048 24	7,861,324 97 <sup>e</sup>	468,816 78
North-western Mutual.....	None.	124,372 00	None.	124,372 00 <sup>e</sup>	47,859 40
Phoenix Mutual.....	6,304 00	275,000 00	None.	281,304 00 <sup>d</sup>	146,543 55
Provident Savings... ..	13,000 00	330,348 00	882 00	344,230 00 <sup>e</sup>	1,844 38
State Life.....	None.	45,667 50	None.	45,667 50 <sup>e</sup>	24,717 59
Travelers.....	None.	1,857,729 00	139,198 00	1,996,927 00 <sup>e</sup>	607,565 03
Union Mutual.....	18,595 45	1,116,898 00	5,199 15	1,140,692 60 <sup>d</sup>	18,843 94
United States.....	2,000 00	261,114 00	75 00	263,189 00 <sup>e</sup>	26,372 69
Totals.....	191,019 79	34,348,404 50	385,857 58	34,925,281 87 <sup>e</sup>	3,953,025 56



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TABLE showing the Cash Income of Canadian Companies doing Life Insurance and the Cash Income in Canada of British and American Companies in that Branch.

## INCOME (CASH), 1904.

	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Canada Life.....	3,011,182 45	31,995 70	1,159,191 62	91,320 12	4,293,689 89
Confederation .....	1,228,585 74	33,759 22	397,509 49	42,244 97	1,702,099 42
Continental.....	125,891 11	1,740 00	12,401 59	1,060 46	141,093 16
Crown Life.....	104,565 75	None.	2,727 35	3,076 60	110,369 70
Dominion Life .....	165,005 39	300 00	41,458 49	None.	206,763 88
Excelsior.....	216,885 66	None.	35,041 69	12,393 88	264,321 23
Federal .....	530,523 91	1,000 00	84,120 70	2,208 81	617,853 42
Great West .....	654,837 26	8,110 00	133,262 35	None.	796,209 61
Home Life.....	129,438 43	None.	22,211 04	1,427 34	153,076 81
Imperial Life.....	591,151 87	6,267 00	99,466 38	12,090 34	708,975 59
London Life.....	355,597 92	None.	74,228 11	None.	429,826 03
Manufacturers Life.....	1,421,347 82	None.	237,738 72	21 16	1,659,107 70
Mutual Life of Canada.....	1,368,695 69	4,669 00	350,158 48	1,785 73	1,725,308 90
National Life of Canada.....	151,579 60	None.	10,041 24	500 00	162,120 84
North American.....	1,236,710 27	539 89	258,928 62	7,884 38	1,504,063 16
Northern Life .....	130,468 85	None.	21,460 69	None.	151,929 54
Royal Victoria.....	132,773 03	None.	14,243 82	None.	147,016 85
Sovereign Life.....	61,149 65	None.	5,817 01	41,486 46	108,453 12
Subsidiary High Court of the Ancient Order of Foresters	19,847 83	None.	2,858 76	None.	22,706 59
Sun Life of Canada.....	3,535,846 93	256,943 06	729,267 25	39,741 34	4,561,798 58
Union Life.....	123,255 85	None.	3,047 37	115,886 47	242,189 69
Totals.....	15,295,341 01	345,323 87	3,695,180 77	373,128 06	19,708,973 71
<i>British Companies.</i>					
Commercial Union.....	20,065 54	None.	40,715 92	None.	60,781 46
Edinburgh Life.....	2,219 20	None.	1,089 61	None.	3,308 81
Life Association of Scotland.	24,833 72	None.	7,116 29	None.	31,950 01
Liverpool and London and Globe .....	5,081 78	None.	None.	None.	5,081 78
London and Lancashire Life.	333,572 63	None.	132,598 43	3,769 66	469,940 72
London Assurance .....	690 49	None.	None.	None.	690 49
North British.....	17,488 31	None.	None.	None.	17,488 31
Norwich Union Life .....	3,057 16	None.	343 19	None.	3,400 35
Pelican and British Empire..	219,023 61	7,000 00	93,830 68	5,622 71	325,477 00
Royal.....	35,560 80	None.	7,209 34	None.	42,770 14
Scottish Amicable .....	3,648 72	None.	612 81	None.	4,261 53
Scottish Provident .....	1,053 82	None.	80,576 73	None.	81,630 55
Standard.....	780,356 74	4,379 60	720,107 31	9,179 80	1,514,023 45
Star.....	15,481 10	None.	33,424 81	7,100 00	56,005 91
Totals.....	1,462,133 62	11,379 60	1,117,625 12	25,672 17	2,616,810 51
<i>American Companies.</i>					
Ætna Life.....	642,243 99	None.	189,176 69	4,187 52	835,608 20
Connecticut Mutual.....	22,892 56	None.	4,750 00	None.	27,642 56
Equitable .....	791,190 51	96,451 29	313,016 12	None.	1,200,657 92
Germania.....	6,503 15	None.	7,130 60	None.	13,633 75
Metropolitan .....	1,218,670 58	2,446 15	83,200 08	4,157 16	1,308,473 97
Mutual Life of New York...	1,159,732 63	None.	273,744 52	None.	1,433,477 15
Mutual Reserve Life.....	255,371 59	None.	13,218 01	None.	268,589 60
National Life of U. S. ....	582 04	None.	None.	None.	582 04
New York Life.....	1,563,464 23	10,253 53	305,114 62	9,212 92	1,888,045 30
North-western Mutual .....	5,679 01	None.	None.	None.	5,679 01
Phoenix Mutual.....	13,949 84	None.	5,307 89	None.	19,257 73
Provident Savings .....	125,691 58	None.	12,411 62	None.	138,103 20
State Life .....	56,184 41	None.	None.	None.	56,184 41
Travelers.....	284,693 62	None.	91,069 46	1,020 00	376,783 08
Union Mutual.....	220,897 23	None.	35,885 39	1,038 42	257,821 04
United States.....	59,656 47	154 00	10,311 57	None.	70,122 04
Totals .....	6,427,403 44	109,304 97	1,344,336 57	19,616 02	7,900,661 00



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## PAYMENTS TO POLICY HOLDERS, 1904.

Companies.	Death Claims.	Matured Endowments.	Paid to Annuitants.	Paid for Surrendered Policies.	Dividends paid Policy-holders.	Total paid to Policy-holders.	Net Premium Income (including consideration for Annuities).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>							
Canada Life.....	1,331,777 88	248,457 76	23,597 01	76,500 95	68,218 08	1,748,551 68	3,043,178 15
Confederation.....	360,190 25	237,233 60	19,208 22	49,169 60	65,590 12	731,391 79	1,262,344 96
Continental.....	12,000 00	None.	None.	664 34	None.	12,664 34	127,631 11
Crown Life.....	8,000 00	None.	None.	263 00	None.	8,263 00	104,565 75
Dominion Life.....	22,665 60	3,070 00	518 85	6,961 14	1,321 92	34,537 51	165,305 39
Excelsior.....	35,640 50	1,000 00	300 00	10,290 10	417 01	47,647 61	216,885 66
Federal.....	137,715 00	3,000 00	3,200 57	23,908 87	31,086 90	198,911 34	531,523 91
Great West.....	98,073 27	7,230 50	5,111 62	9,107 48	4,528 82	124,051 69	662,947 26
Home Life.....	26,091 66	None.	None.	19,049 36	None.	45,141 02	129,438 43
Imperial Life.....	58,227 08	7,500 00	7,732 65	9,262 27	1,107 05	83,829 05	597,418 87
London Life.....	80,646 04	7,552 62	None.	5,182 82	6,074 92	99,456 40	355,597 92
Manufacturers Life.....	216,420 13	38,763 00	1,932 80	54,289 43	28,285 90	339,691 26	1,421,347 82
Mutual Life of Canada.....	220,304 50	160,053 00	8,679 90	52,394 54	83,183 40	524,615 34	1,373,364 69
National Life of Canada.....	23,714 65	None.	None.	3,255 89	None.	26,970 54	151,579 60
North American.....	253,460 61	100,825 00	10,586 57	92,422 22	103,842 17	561,136 57	1,237,250 16
Northern Life.....	12,379 35	None.	56 45	4,909 91	None.	17,345 71	130,468 85
Royal Victoria.....	34,611 50	None.	4,854 28	3,138 99	None.	42,604 77	132,773 03
Sovereign Life.....	6,980 19	None.	None.	None.	None.	6,980 19	61,149 65
Ancient Order of Foresters.....	8,255 00	None.	None.	377 00	None.	8,632 00	19,847 83
Sun Life of Canada.....	755,187 91	236,236 77	80,357 38	185,005 65	117,238 21	1,374,025 92	3,792,789 99
Union Life.....	18,116 63	None.	None.	138 49	None.	18,255 12	123,255 85
Totals.....	3,720,457 75	1,050,922 25	166,136 30	606,292 05	510,894 50	6,054,702 85	15,640,664 88
<i>British Companies.</i>							
Commercial Union.....	42,087 98	None.	None.	None.	275 98	42,363 96	20,065 54
Edinburgh Life.....	20,156 29	None.	None.	800 33	None.	20,956 62	2,219 20
Life Association of Scotland.....	37,586 45	3,796 00	None.	11,528 26	None.	53,010 71	24,833 72
Liverpool and London and Globe.....	16,140 50	None.	885 66	None.	155 36	17,181 52	5,081 78
London and Lancashire.....	137,874 35	52,342 50	None.	10,621 73	7,903 87	208,742 45	333,572 63
London Assurance.....	7,822 05	None.	None.	None.	None.	7,822 05	690 49
North British.....	32,206 57	1,441 45	623 82	2,074 80	467 55	36,904 19	17,488 31
Norwich Union Life.....	8,831 80	2,000 00	54 64	370 00	None.	11,256 44	3,057 16
Pelican and British Empire.....	104,616 90	72,047 83	5,415 06	14,572 70	610 64	197,263 13	226,023 61
Royal.....	75,253 05	None.	572 47	2,698 07	None.	78,523 59	35,560 80



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Scottish Amicable.....	18,234 51	None.	None.	None.	None.	18,234 51	3,648 72
Scottish Provident.....	6,895 58	None.	None.	None.	None.	6,895 58	1,053 82
Standard.....	304,986 28	179,431 13	9,380 58	54,854 72	35,669 67	584,322 38	784,736 34
Star.....	16,604 21	498 83	14 51	377 36	None.	17,494 91	15,481 10
Totals.....	829,486 52	311,557 74	16,946 74	97,897 97	45,083 07	1,300,972 04	1,473,513 22
American Companies.							
Aetna Life.....	292,403 27	301,107 00	None.	7,326 94	66,229 19	667,066 40	642,243 99
Connecticut Mutual.....	73,560 00	7,428 00	None.	None.	7,611 32	88,599 32	22,892 56
Equitable.....	371,463 89	140,096 61	7,965 80	182,317 24	161,426 02	863,269 56	887,641 80
Germania.....	4,785 70	35,313 66	None.	6,608 08	38 98	46,746 42	6,503 15
Metropolitan.....	229,947 63	6,994 54	472 71	13,011 73	11,787 89	262,214 50	1,221,116 73
Mutual Life of New York.....	395,726 00	157,582 73	20,911 62	167,995 98	48,994 75	791,211 08	1,159,732 63
Mutual Reserve.....	189,346 10	None.	None.	18,496 06	2,583 51	210,425 67	255,371 59
National Life of United States.....	15,618 00	None.	None.	None.	None.	15,618 00	582 04
New York Life.....	499,608 23	117,704 22	13,017 80	260,850 78	153,298 07	1,044,479 10	1,573,717 76
North-western.....	9,721 00	211 00	None.	483 72	2,096 33	12,512 05	5,679 01
Phoenix Mutual.....	23,896 00	3,904 00	None.	1,498 00	2,376 16	31,674 16	13,949 84
Provident Savings.....	51,000 00	1,043 57	None.	6,225 39	2,104 06	60,373 02	125,691 58
State Life.....	None.	None.	None.	None.	32 24	32 24	56,184 41
Travelers.....	129,008 19	31,470 33	2,219 47	7,933 50	None.	170,631 49	284,693 62
Union Mutual.....	73,915 57	32,672 25	None.	16,495 26	9,077 55	132,160 63	220,897 23
United States.....	30,000 00	7,187 00	29 00	9,630 61	5,118 77	51,965 38	59,810 47
Totals.....	2,389,999 58	842,714 91	44,616 40	698,873 29	472,774 84	4,448,979 02	6,536,798 41



TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance, and Cash Expenditure in Canada of British and American Companies in that Branch.

EXPENDITURE (CASH), 1904.

	Payments to Policy-holders	General Expenses.	Dividends to Stockholders	Total Expenditure.	<sup>e</sup> Excess of Income over Expenditure. — <sup>d</sup> The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Canada Life.....	1,748,551 68	921,600 26	79,819 25	2,749,971 19 <sup>e</sup>	1,543,718 70
Confederation.....	731,391 79	331,402 28	15,000 00	1,077,794 07 <sup>e</sup>	624,305 35
Continental .....	12,664 34	66,604 80	None.	79,269 14 <sup>e</sup>	61,824 02
Crown Life.....	8,263 00	68,047 72	None.	76,310 72 <sup>e</sup>	34,058 98
Dominion Life.....	34,537 51	50,127 51	8,000 00	92,665 02 <sup>e</sup>	114,098 86
Excelsior.....	47,647 61	106,972 24	3,161 70	157,781 55 <sup>e</sup>	106,539 68
Federal.....	198,911 34	171,006 95	10,400 00	380,318 29 <sup>e</sup>	237,535 13
Great West. . . . .	124,051 69	221,877 89	24,588 08	370,517 66 <sup>e</sup>	425,691 95
Home Life.....	45,141 02	77,213 39	None.	122,354 41 <sup>e</sup>	30,722 40
Imperial Life.....	83,829 05	228,105 25	27,000 00	338,934 30 <sup>e</sup>	370,041 29
London Life. ....	99,456 40	149,062 48	4,000 00	252,518 88 <sup>e</sup>	177,307 15
Manufacturers Life.....	339,691 26	394,645 67	24,000 00	758,336 93 <sup>e</sup>	900,770 77
Mutual Life of Canada.....	524,615 34	299,913 48	None.	824,528 82 <sup>e</sup>	900,780 08
National Life of Canada.....	26,970 54	76,587 97	None.	103,558 51 <sup>e</sup>	58,562 33
North American.....	561,136 57	395,406 36	6,000 00	962,542 93 <sup>e</sup>	541,520 23
Northern Life.....	17,345 71	49,245 43	None.	66,591 14 <sup>e</sup>	85,338 40
Royal Victoria.....	42,604 77	63,876 70	None.	106,481 47 <sup>e</sup>	40,535 38
Sovereign Life.....	6,980 19	55,315 83	None.	62,296 02 <sup>e</sup>	46,157 10
Sub. High Court of A.O.F....	8,632 00	4,854 39	.....	13,486 39 <sup>e</sup>	9,220 20
Sun Life of Canada.....	1,374,025 92	1,098,971 31	15,750 00	2,488,747 23 <sup>e</sup>	2,073,051 35
Union Life.....	18,255 12	187,919 67	None.	206,174 79 <sup>e</sup>	36,014 90
Totals.....	6,054,702 85	5,018,757 58	217,719 03	11,291,179 46 <sup>e</sup>	8,417,794 25
<i>British Companies.</i>					
Commercial Union.....	42,363 96	2,806 29	.....	45,170 25 <sup>e</sup>	15,611 21
Edinburgh Life.....	20,956 62	35 06	.....	20,991 68 <sup>d</sup>	17,682 87
Life Association of Scotland.	53,010 71	1,374 58	.....	54,385 29 <sup>d</sup>	22,435 28
Liverpool & London & Globe	17,181 52	350 04	.....	17,531 56 <sup>d</sup>	12,449 78
London and Lancashire Life.	208,742 45	74,863 97	.....	283,606 42 <sup>e</sup>	186,334 30
London Assurance.....	7,822 05	None.	.....	7,822 05 <sup>d</sup>	7,131 56
North British.....	36,904 19	2,858 79	.....	39,762 98 <sup>d</sup>	22,274 67
Norwich Union Life .....	11,256 44	207 90	.....	11,464 34 <sup>d</sup>	8,063 99
Pelican and British Empire..	197,263 13	32,456 42	.....	229,719 55 <sup>e</sup>	95,757 45
Royal.....	78,523 59	12,915 07	.....	91,438 66 <sup>d</sup>	48,668 52
Scottish Amicable. ....	18,234 51	113 51	.....	18,348 02 <sup>d</sup>	14,086 49
Scottish Provident.....	6,895 58	None.	.....	6,895 58 <sup>e</sup>	74,734 97
Standard. ....	584,322 38	151,235 49	.....	735,557 87 <sup>e</sup>	778,465 58
Star.....	17,494 91	3,356 37	.....	20,851 28 <sup>e</sup>	35,154 63
Totals.....	1,300,972 04	282,573 49	.....	1,583,545 53 <sup>e</sup>	1,033,264 98



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TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance, and Cash Expenditure in Canada of British and American Companies in that Branch—*Con.*

EXPENDITURE (CASH), 1904.

	Payments to Policy-holders	General Expenses.	Dividends to Stockholders	Total Expenditure.	<sup>c</sup> Excess of Income over Expenditure. — <sup>d</sup> The Revenue.
<i>American Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Ætna Life.....	667,066 40	86,642 98	.....	753,709 38 <sup>e</sup>	81,898 82
Connecticut Mutual.....	88,599 32	185 87	.....	88,785 19 <sup>d</sup>	61,142 63
Equitable.....	863,269 56	115,463 74	.....	978,733 30 <sup>e</sup>	221,924 62
Germania . . . . .	46,746 42	54 26	.....	46,800 68 <sup>d</sup>	33,166 93
Metropolitan . . . . .	262,214 50	486,726 09	.....	748,940 59 <sup>e</sup>	559,533 38
Mutual Life of New York...	791,211 08	216,805 34	.....	1,008,016 42 <sup>e</sup>	425,460 73
Mutual Reserve Life... .	210,425 67	40,756 33	.....	251,182 00 <sup>e</sup>	17,407 60
National Life.....	15,618 00	60 35	.....	15,678 35 <sup>d</sup>	15,096 31
New York Life.....	1,044,479 10	338,822 85	.....	1,383,301 95 <sup>e</sup>	504,743 35
North-western Mutual.....	12,512 05	4 46	.....	12,516 51 <sup>d</sup>	6,837 50
Phoenix Mutual. . . . .	31,674 16	None.	.....	31,674 16 <sup>d</sup>	12,416 43
Provident Savings.....	60,373 02	34,585 32	.....	94,958 34 <sup>e</sup>	43,144 86
State Life.....	32 24	30,225 48	... . . . .	30,257 72 <sup>e</sup>	25,926 69
Travelers.....	170,631 49	36,477 63	.....	207,109 12 <sup>e</sup>	169,673 96
Union Mutual.....	132,160 63	54,980 68	.....	187,141 31 <sup>e</sup>	70,679 73
United States. . . . .	51,965 38	13,181 37	.....	65,146 75 <sup>c</sup>	4,975 29
Totals . . . . .	4,448,979 02	1,454,972 75	.....	5,903,951 77 <sup>e</sup>	1,996,709 23



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## DETAILS of Life Insurance issued and

	Amount in Force Jan. 1, 1904.	New Policies Issued.	Old Policies Revived.	Old Policies Changed and Increased.
<i>Canadian Companies.</i>	\$	\$	\$	\$
Canada Life (Canadian business).....	76,414,662	5,854,667	58,272	None.
Confederation ".....	35,927,216	4,400,697	None.	None.
Continental.....	3,428,041	1,277,628	64,000	None.
Crown Life.....	2,126,850	1,368,410	41,000	1,500
Dominion Life.....	5,231,297	902,800	11,500	1,995
Excelsior.....	6,093,602	2,257,884	18,617	None.
Federal.....	14,945,250	3,010,499	11,700	None.
Great West.....	18,023,639	5,365,295	91,000	None.
Home Life.....	3,543,600	1,206,472	16,500	1,196
Imperial Life (Canadian business).....	15,077,266	3,996,560	34,660	None.
London Life { Ordinary.....	3,287,843	1,009,450	11,750	None.
Industrial.....	4,200,780	1,056,325	2,625	29,170
Manufacturers Life (Canadian business).....	28,056,207	4,241,018	52,150	None.
Mutual Life of Canada ".....	37,370,092	5,010,627	50,999	None.
National Life of Canada.....	4,086,112	1,474,594	25,905	None.
North American (Canadian business).....	29,571,248	4,567,617	40,820	None.
Northern Life.....	3,586,160	1,230,290	6,570	None.
Royal Victoria.....	3,924,770	817,250	1,000	None.
Sovereign Life.....	737,300	680,823	None.	None.
Ancient Order of Foresters.....	862,940	295,850	None.	None.
Sun Life of Canada (Canadian business).....	40,425,778	8,411,442	269,550	None.
Union Life { Ordinary.....	229,650	400,525	None.	None.
Industrial.....	3,675,329	4,673,967	68,178	None.
Totals.....	340,825,637	63,510,690	876,796	33,861
<i>British Companies.</i>				
Commercial Union.....	691,313	45,806	None.	None.
Edinburgh Life.....	136,128	227	None.	None.
Life Association of Scotland.....	1,366,791	None.	973	None.
Liverpool and London and Globe.....	173,366	None.	420	541
London Assurance.....	26,913	129	None.	None.
London and Lancashire Life.....	9,815,480	881,006	23,983	None.
North British and Mercantile.....	910,948	8,537	None.	None.
Norwich Union Life.....	177,757	None.	None.	None.
Pelican and British Empire.....	6,085,444	265,500	11,872	None.
Royal.....	980,421	296,000	None.	9,891
Scottish Amicable.....	203,793	None.	None.	None.
Scottish Provident.....	120,659	211	None.	None.
Standard.....	21,586,321	1,884,226	218,108	None.
Star.....	467,488	12,779	None.	None.
Totals.....	42,742,822	3,394,421	255,356	10,432
<i>American Companies.</i>				
Ætna Life.....	16,661,729	1,533,826	13,000	None.
Connecticut Mutual.....	1,399,010	None.	None.	34,234
Equitable.....	22,629,964	2,916,959	94,228	None.
Germania.....	223,948	28,674	None.	None.
Metropolitan { Ordinary.....	6,960,759	4,022,588	None.	18,974
Industrial.....	23,647,668	10,627,952	None.	42,937
Mutual Life of New York.....	29,410,188	4,363,545	103,530	None.
Mutual Reserve Life.....	9,342,520	29,000	96,905	None.
National Life of U. S.....	79,616	None.	None.	None.
New York Life.....	39,755,438	8,700,623	65,413	None.
North-Western Mutual.....	261,480	None.	None.	None.
Phoenix Mutual.....	574,088	1,197	None.	None.
Provident Savings.....	3,877,892	565,700	69,000	None.
State Life.....	None.	2,106,000	None.	None.
Travelers.....	7,393,388	1,011,145	13,609	None.
Union Mutual.....	6,926,508	961,223	1,500	None.
United States.....	1,804,502	243,319	20,000	950
Totals.....	170,948,698	37,111,751	477,185	97,095

† \$2,531,210 was transferred during the year from All Life and Endowment to Extended Term insurance.



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terminated in Canada during the Year 1904.

Amount of Policies Terminated by								Gross Amount in Force Dec. 31, 1904
Death.	Maturity.	Expiry.	Surrender.	Lapse.	Change & Decrease.	Not Taken.	Total Terminated.	
\$	\$	\$	\$	\$	\$	\$	\$	\$
1,328,644	230,957	58,500	401,833	1,000,510	105,312	516,181	3,641,937	78,685,664
349,302	237,094	156,600	217,965	863,263	55,143	385,953	2,265,320	38,062,593
15,500	None.	9,000	40,000	637,938	10,675	3,000	716,113	4,053,556
7,000	None.	None.	5,000	348,850	None.	191,710	552,560	2,985,200
25,090	3,070	45,500	95,174	324,983	None.	None.	493,817	5,653,775
40,581	1,000	4,000	52,500	574,835	3,586	50,500	727,002	7,643,101
157,040	8,000	58,000	117,942	1,440,977	1,710	135,934	1,919,603	16,047,846
98,073	7,231	110,130	195,789	1,135,800	48,462	1,273,050	2,868,535	20,611,399
31,250	None.	None.	52,500	621,965	None.	113,000	818,715	3,949,053
62,566	7,500	23,000	150,477	964,498	42,507	618,004	1,868,552	17,239,984
23,317	7,553	None.	24,768	337,389	5,015	78,450	476,492	3,832,556
60,298	None.	None.	18,875	818,986	None.	None.	898,159	4,390,741
194,790	38,283	15,427	172,608	1,087,993	110,602	742,227	2,361,930	29,987,445
229,100	160,053	61,500	318,340	1,183,561	60,113	185,540	2,198,207	40,233,511
24,500	None.	3,000	83,980	851,032	4,200	110,145	1,076,857	4,509,754
281,209	99,825	23,651	510,115	996,083	350,481	349,932	2,611,296	31,568,389
11,650	None.	9,000	68,475	556,791	26,400	28,000	700,316	4,122,704
35,200	None.	11,000	49,340	330,500	23,658	39,250	538,948	4,204,072
7,000	None.	None.	None.	44,000	1,000	83,500	135,500	1,282,623
7,755	None.	None.	5,000	102,299	None.	16,825	131,879	1,026,911
329,239	210,481	21,875	632,261	1,556,285	101,572	1,558,290	4,410,003	44,696,767
3,500	None.	None.	None.	61,180	2,418	49,551	116,649	513,526
16,617	None.	None.	4,400	3,822,204	None.	None.	3,843,221	4,574,253
3,339,221	1,011,047	610,183	3,217,342	19,711,922	952,854	6,529,042	35,371,611	369,875,373
31,430	None.	None.	None.	43,247	None.	None.	74,677	662,442
21,255	None.	None.	1,146	None.	None.	None.	22,401	113,954
54,067	1,460	None.	11,865	30,772	None.	None.	98,164	1,269,600
16,140	None.	None.	None.	None.	None.	None.	16,140	158,187
7,822	None.	None.	None.	None.	None.	None.	7,822	19,220
139,021	51,035	None.	76,418	442,425	14,395	64,000	787,294	9,933,175
35,468	1,441	None.	5,353	9,238	1,723	None.	53,223	866,262
10,832	None.	None.	None.	None.	None.	None.	10,832	166,925
122,533	70,605	None.	136,979	82,597	None.	None.	412,714	5,950,102
74,426	None.	None.	5,029	22,810	None.	8,000	110,265	1,176,047
18,100	None.	None.	None.	None.	None.	None.	18,100	185,693
12,833	None.	None.	None.	None.	None.	None.	12,833	108,038
365,969	249,297	2,000	258,245	524,479	32,245	110,660	1,542,895	22,145,760
16,604	499	3,000	4,098	21,500	5,460	None.	51,161	429,107
926,500	374,337	5,000	499,133	1,177,068	53,823	182,660	3,218,521	43,184,512
288,397	301,826	26,000	130,231	270,304	82,764	37,320	1,135,842	17,071,713
73,760	7,428	None.	4,000	None.	None.	None.	84,988	1,348,256
395,705	131,797	73,500	675,355	844,524	None.	307,574	2,428,455	23,212,696
3,559	35,314	None.	11,000	None.	6,850	None.	56,723	195,899
66,449	6,930	None.	146,000	1,385,417	None.	500,145	2,104,941	8,897,380
163,499	None.	266	321,238	8,071,919	154	None.	8,557,076	25,761,481
383,580	152,853	33,868	639,281	1,683,737	26,765	None.	2,920,084	30,957,179
132,617	None.	6,262	42,025	1,362,820	2,757,208	12,000	4,312,932	5,155,493
5,639	None.	None.	None.	None.	None.	None.	5,639	73,977
501,132	117,660	2,537,726	760,815	20,674	129,205	None.	4,067,412	44,454,062
9,721	211	None.	695	None.	1,981	None.	12,608	248,872
23,896	3,904	None.	4,131	None.	1,000	None.	32,931	542,354
126,000	1,000	216,500	62,500	325,920	5,304	None.	737,224	3,775,368
None.	None.	None.	None.	None.	None.	160,000	160,000	1,946,000
99,493	37,183	15,884	32,557	136,498	26,292	None.	347,907	8,070,235
82,575	31,679	90,500	87,163	384,371	17,862	101,302	795,452	7,093,779
28,500	6,000	11,000	25,100	144,000	None.	5,000	219,600	1,849,171
2,384,522	833,785	3,011,506	2,942,091	14,630,184	3,055,385	1,123,341	27,980,814	180,653,915



New Policies Issued in Canada in 1904.

	Life.		Endowment.		Term and all other.		Bonus Additions.	Total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
Canadian Companies.									
Canada Life (Canadian business).....	2,089	4,016,079	994	1,649,790	34	188,798	None.	3,117	5,854,666
Confederation ".....	1,876	2,857,775	807	1,268,948	108	261,310	12,664	2,791	4,400,697
Continental.....	597	725,576	420	477,552	40	74,500	None.	1,057	1,277,628
Crown Life.....	518	866,210	298	441,000	26	61,200	None.	842	1,368,410
Dominion Life.....	305	493,500	283	398,300	3	11,000	None.	591	902,800
Excelsior Life.....	1,210	1,440,361	569	736,523	26	81,000	None.	1,805	2,257,884
Federal Life.....	1,574	2,164,853	577	799,146	26	46,500	None.	2,177	3,010,499
Great West Life.....	2,723	3,585,150	746	989,420	334	790,725	None.	3,803	5,365,295
Home Life.....	717	824,974	309	366,498	6	15,000	None.	1,032	1,206,472
Imperial Life (Canadian business).....	1,916	2,701,122	730	1,123,892	37	171,006	540	2,683	3,996,560
London Life { Ordinary.....	171	127,600	810	856,850	19	31,000	None.	1,000	1,009,450
London Life { Industrial.....	5,008	539,370	8,186	516,955	None.	None.	None.	13,194	1,056,325
Manufacturers (Canadian business).....	1,987	2,762,030	873	1,338,867	53	132,900	7,221	2,913	4,241,018
Mutual Life of Canada (Canadian business).....	1,830	2,759,018	1,497	2,007,109	113	244,500	None.	3,440	5,010,627
National Life of Canada.....	576	877,919	259	299,675	138	297,000	None.	975	1,474,594
North American (Canadian business).....	1,522	2,272,706	1,304	1,757,978	303	536,792	141	3,129	4,567,617
Northern Life.....	799	893,440	274	289,850	34	47,000	None.	1,107	1,230,290
Royal Victoria.....	518	607,000	160	178,250	19	32,000	None.	697	817,250
Sovereign Life.....	250	524,895	107	150,700	2	5,228	None.	359	680,823
Subsidiary High Court, A.O.F.....	325	295,850	None.	None.	None.	None.	None.	325	295,850
Sun Life (Canadian business).....	5,051	6,259,070	2,401	2,089,754	388	23,243	39,375	7,843	8,411,442
Union Life. { Ordinary.....	184	192,080	198	206,445	1	2,000	None.	383	400,525
Union Life. { Industrial.....	28,646	4,664,242	65	9,725	None.	None.	None.	28,711	4,673,967
	60,395	42,450,820	21,867	17,947,227	1,710	3,052,702	59,941	83,972	63,510,690
British Companies.									
Commercial Union.....	8	29,867	3	15,500	None.	None.	439	11	45,806
Edinburgh Life.....	None.	None.	None.	None.	None.	None.	227	None.	227
London and Lancashire Life.....	227	352,740	389	509,240	7	13,800	5,226	623	881,006
London Assurance.....	None.	None.	None.	None.	None.	None.	129	None.	129
North British.....	1	2,000	2	5,500	None.	None.	1,037	3	8,537
Pelican and British Empire.....	26	114,500	30	131,000	1	20,000	None.	57	265,500
Royal.....	67	133,500	47	111,500	8	51,000	None.	122	296,000
Scottish Provident.....	None.	None.	None.	None.	None.	None.	211	None.	211



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Standard .....	306	743,800	580	823,750	77	296,726	19,950	963	1,884,226
Star .....	2	2,500	3	4,000	None.	None.	6,279	5	12,779
<i>American Companies.</i>									
Aetna Life.....	637	1,378,907	1,054	1,600,490	93	381,526	33,498	1,784	3,394,421
Equitable.....	21	13,871	729	1,223,905	125	296,050	None.	875	1,533,826
Germania.....	1,123	1,932,967	503	795,105	37	137,500	51,387	1,663	2,916,959
Metropolitan.....	6	17,600	5	11,000	None.	None.	74	11	28,674
(Ordinary.....)	1,990	2,095,735	3,445	1,869,853	14	57,000	None.	5,449	4,022,588
Industrial.....	3,312	427,274	76,733	10,191,775	417	8,903	None.	80,462	10,627,952
Mutual Life of New York.....	2,107	3,545,895	464	636,930	23	98,875	81,845	2,594	4,363,545
Mutual Reserve Life.....	2	6,000	None.	None.	7	23,000	None.	9	29,000
New York Life.....	3,831	6,463,344	1,368	2,077,715	7	154,191	5,373	5,206	8,700,623
Phoenix Mutual.....	1	1,197	None.	None.	None.	None.	None.	1	1,197
Provident Savings.....	None.	None.	None.	None.	360	565,700	None.	360	565,700
State Life.....	None.	None.	None.	None.	324	2,106,000	None.	324	2,106,000
Travelers.....	154	419,435	179	393,710	73	198,000	None.	406	1,011,145
Union Mutual.....	477	718,370	178	236,973	1	1,000	4,880	656	961,223
United States.....	28	27,500	22	48,000	39	167,509	310	89	243,319
	13,052	15,669,188	83,626	17,484,966	1,427	3,813,728	143,869	98,105	37,111,751

RECAPITULATION.

Canadian Companies.....	60,395	42,450,820	21,867	17,947,227	1,710	3,052,702	59,941	83,972	63,510,690
British.....	637	1,378,907	1,054	1,600,490	93	381,526	33,498	1,784	3,394,421
American.....	13,052	15,669,188	83,626	17,484,966	1,427	3,813,728	143,869	98,105	37,111,751
	74,084	59,498,915	106,547	37,032,683	3,230	7,247,956	237,308	183,861	104,016,862



POLICIES in Force in Canada, December 31, 1904.

	Life.		Endowment.		Term and all other.		Bonuses.	Total.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Number.	Amount.
Canadian Companies.									
Canada Life (Canadian business).....	30,027	\$ 60,307,289	8,561	\$ 14,765,979	126	\$ 570,001	\$ 3,042,395	38,714	\$ 78,685,664
Confederation ".....	16,092	23,691,991	8,837	12,363,828	1,000	1,761,910	244,864	25,929	38,062,593
Continental....	2,299	2,624,720	991	1,141,336	148	287,500	None.	3,438	4,053,556
Crown Life ..	1,115	1,868,634	626	1,008,000	42	108,566	None.	1,783	2,985,200
Dominion Life.....	1,819	2,883,782	2,242	2,720,533	14	39,000	10,460	4,075	5,653,775
Excelsior Life.....	4,608	4,933,613	2,495	2,429,894	162	276,500	3,094	7,265	7,643,101
Federal Life.....	8,195	11,214,712	2,001	2,748,871	903	2,083,700	563	11,099	16,047,846
Great West Life.....	10,775	14,801,969	2,261	3,086,581	1,299	2,716,945	11,904	14,335	20,611,399
Home Life. ....	2,349	2,879,647	640	799,906	203	269,500	None.	3,192	3,949,053
Imperial Life (Canadian business).....	6,188	11,016,416	3,011	5,398,464	174	823,737	1,317	9,373	17,239,934
London Life.. { Ordinary.....	1,332	1,071,547	2,690	2,484,818	184	276,000	191	4,206	3,832,556
London Life.. { Industrial.....	20,783	2,145,943	30,869	2,221,037	975	23,761	None.	52,627	4,390,741
Manufacturers (Canadian business).....	16,297	20,621,796	5,426	7,600,698	925	1,740,532	24,419	22,648	29,987,445
Mutual Life of Canada "	16,843	24,931,129	10,098	13,898,382	652	1,404,000	None.	27,593	40,233,511
National Life of Canada .....	1,773	2,731,731	814	1,077,523	335	700,500	None.	2,925	4,509,754
North American (Canadian business) ..	14,534	20,013,896	6,007	7,738,567	1,876	3,585,732	230,194	22,417	31,568,389
Northern Life.....	2,470	2,935,453	957	1,053,087	106	134,164	None.	3,533	4,122,704
Royal Victoria.....	2,153	2,881,844	803	1,011,207	201	311,021	None.	3,157	4,204,072
Sovereign Life.....	399	980,695	181	289,700	6	12,228	None.	586	1,282,623
Subsidiary High Court, A.O.F.. ....	1,144	1,026,911	None.	None.	None.	None.	None.	1,144	1,026,911
Sun Life (Canadian business).....	22,727	29,249,181	14,811	14,398,810	1,812	486,107	562,669	39,350	44,696,767
Union Life... { Ordinary.....	256	263,600	259	247,926	1	2,000	None.	516	513,526
Union Life... { Industrial .....	28,594	4,429,795	1,211	144,458	None.	None.	None.	29,805	4,574,253
	212,772	249,506,294	105,791	98,623,605	11,147	17,613,404	4,132,070	329,710	369,875,373
British Companies.									
Commercial Union .....	200	504,272	31	58,739	1	974	98,457	232	662,442
Edinburgh Life.....	57	86,317	1	973	None.	None.	26,664	58	113,954
Life Association of Scotland.....	583	969,387	12	13,502	6	2,214	284,497	601	1,269,600
Liverpool and London and Globe.....	96	113,668	5	12,678	None.	None.	31,841	101	158,187
London and Lancashire Life....	2,096	3,496,344	3,836	5,904,305	136	373,051	159,475	6,068	9,933,175
London Assurance.....	5	17,520	None.	None.	None.	None.	1,700	5	19,220
North British.....	311	615,838	28	67,632	None.	None.	182,792	339	866,262
Norwich Union Life.....	133	142,816	5	7,105	None.	None.	17,004	138	166,925



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Pelican and British Empire.....	1,736	4,094,141	644	1,457,031	2	55,000	343,930	2,382	5,950,102
Royal .....	329	690,680	118	308,696	13	56,000	120,671	460	1,176,047
Scottish Amicable.....	73	171,788	None.	None.	None.	None.	13,905	73	185,693
Scottish Provident.....	40	69,973	None.	None.	None.	None.	38,065	40	108,038
Standard .....	5,655	11,651,475	5,125	8,348,469	208	965,768	1,180,048	10,988	22,145,760
Star .....	160	287,749	75	97,077	2	2,000	42,281	237	429,107
<i>American Companies.</i>									
	11,474	22,911,968	9,880	16,276,207	368	1,455,007	2,541,330	21,722	43,184,512
<i>Ætna Life.</i> .....	4,863	5,740,878	6,373	9,366,091	994	1,964,744	None.	12,230	17,071,713
Connecticut Mutual.....	708	1,307,299	29	40,957	None.	None.	None.	737	1,348,256
Equitable.....	8,721	17,922,885	2,537	4,752,964	169	396,458	140,389	11,427	23,212,696
Germania.....	51	89,438	64	105,404	None.	None.	1,057	115	195,899
Metropolitan . { Ordinary.....	4,466	4,913,685	6,323	3,801,195	26	182,500	None.	10,815	8,897,380
{ Industrial.....	28,560	3,266,024	181,294	22,407,210	4,215	88,247	None.	214,069	25,761,481
Mutual Life of New York.....	12,388	24,135,791	3,200	5,525,226	94	969,116	327,046	15,682	30,957,179
Mutual Reserve Life.....	2,828	2,699,271	None.	None.	974	2,274,058	182,164	3,802	5,155,493
National Life of United States.....	89	72,977	1	1,000	None.	None.	None.	90	73,977
New York Life. ....	18,261	31,388,887	6,273	10,819,044	580	2,106,955	139,176	25,114	44,454,062
North-western. ....	200	242,269	5	6,603	None.	None.	None.	205	248,872
Phoenix Mutual.....	529	525,897	19	8,457	5	8,000	None.	553	542,354
Provident Savings .....	726	1,209,643	226	310,107	1,159	2,255,618	None.	2,111	3,775,368
State Life.....	None.	None.	None.	None.	301	1,946,000	None.	301	1,946,000
Travelers .....	1,939	4,300,917	1,148	2,772,432	392	996,886	None.	3,479	8,070,235
Union Mutual. ....	3,384	4,772,701	1,217	1,819,335	210	395,408	106,335	4,811	7,093,779
United States.....	607	876,486	192	328,585	203	641,623	2,477	1,002	1,849,171
	88,320	103,465,048	208,901	62,064,610	9,322	14,225,613	898,644	306,543	180,653,915

RECAPITULATION.

Canadian Companies.....	212,772	249,506,294	105,791	98,623,605	11,147	17,613,404	4,132,070	329,710	369,875,373
British .....	11,474	22,911,968	9,880	16,276,207	368	1,455,007	2,541,330	21,722	43,184,512
American .....	88,320	103,465,048	208,901	62,064,610	9,322	14,225,613	898,644	306,543	180,653,915
	312,566	375,883,310	324,572	176,964,422	20,837	33,294,024	7,572,014	657,975	593,713,800



4-5 EDWARD VII., A. 1905

AMOUNTS of Insurance effected in Canada during the respective Years 1875-1904.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	5,077,601	1,689,833	8,306,824	15,074,258
1876.....	5,465,966	1,683,357	6,740,804	13,890,127
1877.....	5,724,648	2,142,702	5,667,317	13,534,667
1878.....	5,508,556	2,789,201	3,871,998	12,169,755
1879.....	6,112,706	1,877,918	3,363,600	11,354,224
1880.....	7,547,876	2,302,011	4,057,000	13,906,887
1881.....	11,158,479	2,536,120	3,923,412	17,618,011
1882.....	11,855,545	2,833,250	5,423,960	20,112,755
1883.....	11,883,317	3,278,008	6,411,635	21,572,960
1884.....	12,926,265	3,167,910	7,323,737	23,417,912
1885.....	14,881,695	3,950,647	8,332,646	27,164,988
1886.....	19,289,694	4,054,279	11,827,375	35,171,348
1887.....	23,505,549	3,067,040	11,435,721	38,008,310
1888.....	24,876,259	3,985,787	12,364,483	41,226,529
1889.....	*26,438,358	3,399,313	14,719,266	*44,556,937
1890.....	23,541,404	3,390,972	13,591,080	40,523,456
1891.....	21,904,302	2,947,246	13,014,739	37,866,287
1892.....	25,585,534	3,625,213	15,409,266	44,620,013
1893.....	28,089,437	2,967,855	14,145,555	45,202,847
1894.....	28,670,364	3,214,216	17,640,677	49,525,257
1895.....	27,909,672	3,337,638	13,093,888	44,341,198
1896.....	26,171,830	2,869,971	13,582,769	42,624,570
1897.....	30,351,021	2,778,510	15,138,134	48,267,665
1898.....	35,043,182	3,323,107	16,398,384	54,764,673
1899.....	42,138,128	3,748,127	21,514,478	67,400,733
1900.....	38,545,949	3,717,997	26,632,146	68,896,092
1901.....	38,298,747	3,059,043	32,541,438	73,899,228
1902.....	45,882,167	3,324,317	31,346,482	80,552,966
1903.....	55,169,104	3,132,904	33,265,797	91,567,805
1904.....	59,051,113	3,109,778	36,145,211	98,306,102
Total.....	718,604,468	91,304,270	427,229,822	1,237,138,560

NET amounts of Insurance in force in Canada, 1875-1904.

1875.....	21,957,296	19,455,607	43,596,361	85,009,264
1876.....	24,649,284	18,873,173	40,728,461	84,250,918
1877.....	26,870,224	19,349,204	39,468,475	85,687,903
1878.....	28,656,556	20,078,533	36,016,848	84,751,937
1879.....	33,246,543	19,410,829	33,616,330	86,273,702
1880.....	37,838,518	19,789,863	33,643,745	91,272,126
1881.....	46,041,591	20,983,092	36,266,249	103,290,932
1882.....	53,855,051	22,329,368	38,857,629	115,042,048
1883.....	59,213,699	23,511,712	41,471,554	124,196,875
1884.....	66,519,958	24,317,172	44,616,596	135,453,726
1885.....	74,591,139	25,930,272	49,440,735	149,962,146
1886.....	88,181,859	27,225,607	55,908,230	171,315,696
1887.....	101,796,754	28,163,329	61,734,187	191,694,270
1888.....	114,034,279	30,003,210	67,724,094	211,761,583
1889.....	125,125,692	30,488,618	76,348,392	231,963,702
1890.....	135,218,990	31,613,730	81,599,847	248,424,567
1891.....	143,368,817	32,407,937	85,698,475	261,475,229
1892.....	154,709,077	33,692,706	90,708,482	279,110,265
1893.....	167,475,872	33,543,884	94,602,966	295,622,722
1894.....	177,511,846	33,911,885	96,737,705	308,161,436
1895.....	188,326,057	34,341,172	96,590,352	319,257,581
1896.....	195,303,042	34,837,448	97,660,009	327,800,499
1897.....	208,655,459	35,293,134	100,063,684	344,012,277
1898.....	226,209,636	36,606,195	105,708,154	368,523,985
1899.....	252,201,516	38,025,948	113,943,209	404,170,673
1900.....	267,151,086	39,485,344	124,433,416	431,069,846
1901.....	284,684,621	40,216,186	138,863,227	463,769,034
1902.....	308,202,596	41,556,245	159,053,464	508,812,305
1903.....	335,638,940	42,127,260	170,676,800	548,443,000
1904.....	364,640,166	42,601,715	180,631,886	587,873,767

\*Including 20 months' business of the Canada Life.



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PREMIUM INCOME during respective Years 1875-1904.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	707,256	623,296	1,551,835	2,882,387
1876.....	768,543	597,155	1,437,612	2,803,310
1877.....	770,319	577,364	1,299,724	2,647,407
1878.....	827,098	586,044	1,197,535	2,610,677
1879.....	919,345	565,875	1,121,537	2,606,757
1880.....	1,039,341	579,729	1,102,058	2,721,128
1881.....	1,291,026	613,595	1,190,068	3,094,689
1882.....	1,562,085	674,362	1,308,158	3,544,605
1883.....	1,652,543	707,468	1,414,738	3,774,749
1884.....	1,869,100	744,227	1,518,991	4,132,318
1885.....	2,092,986	803,980	1,723,012	4,619,978
1886.....	2,379,238	827,848	1,988,634	5,195,720
1887.....	2,825,119	890,332	2,285,951	6,001,405
1888.....	3,166,883	928,667	2,466,298	6,561,848
1889.....	*4,459,595	979,847	2,785,403	*8,224,845
1890.....	3,921,137	1,022,362	3,060,652	8,004,151
1891.....	4,258,926	1,030,479	3,128,297	8,417,702
1892.....	4,729,940	1,088,816	3,251,598	9,070,354
1893.....	5,156,008	1,073,541	3,403,230	9,632,779
1894.....	5,435,031	1,079,330	3,394,914	9,909,275
1895.....	5,702,783	1,137,366	3,452,205	10,292,354
1896.....	6,075,454	1,137,607	3,389,605	10,602,666
1897.....	6,598,012	1,174,732	3,443,074	11,215,818
1898.....	7,107,073	1,210,601	3,676,490	11,994,164
1899.....	7,805,174	1,276,229	3,957,304	13,038,707
1900.....	9,373,405	1,372,355	4,261,181	15,006,941
1901.....	9,133,890	1,346,666	4,709,298	15,189,854
1902.....	10,048,204	1,415,273	5,614,083	17,077,560
1903.....	10,882,650	1,435,318	5,922,297	18,240,265
1904.....	11,959,100	1,473,514	6,536,710	19,969,324
Total .....	134,517,264	28,973,978	85,592,495	249,083,737

\* Including 20 months' business of the Canada Life.



ASSESSMENT SYSTEM.  
ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1904.

Companies.	Total Amount Paid by Members.	Number of Cer- tificates reported as taken.	Amount of Certificates new and taken up.	Number of Cer- tificates in force at date.	Net Amount in force.	Number of Cer- tificates become Claims.	Net Amount become Claims.	Claims Paid.	UNSETTLED CLAIMS.	
									Not Resisted.	Resisted.
	\$		\$		\$		\$	\$	\$	\$
CANADIAN COMPANIES.										
Catholic Mutual Benefit Association.....	335,608	1,685	1,919,500	19,333	26,072,500	184	284,500	298,045	48,917	None.
Commercial Travellers Mutual Benefit Society....	33,915	142	142,000	1,856	1,855,500	29	29,000	29,000	None.	None.
Independent Order of Foresters (Can. business)...	1,181,715	9,791	8,299,500	87,771	94,537,000	669	859,956	831,281	91,506	14,987
Woodmen of the World.. .. .	112,853	2,137	2,009,500	9,819	10,969,000	64	73,000	69,307	9,000	3,000
Totals for 1904.....	1,664,091	13,755	12,370,500	118,779	133,434,000	946	1,246,456	1,227,633	149,423	17,987
Totals for 1903.....	1,527,759	14,215	12,685,000	112,382	127,634,000	222	992,387	977,634	183,936	12,500



SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS, 1904.

Life and Endowment Department.

	Total Amount Paid by Members.	Number of Cer- tificates reported as taken.	Amount of Certificates new and taken up.	Number of Certificates in force at date.	Net Amount in force.	Net Amount become Claims.	Claims Paid.	Unsettled Claims, including Disability.	
								Not Resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
In Canada.....	1,181,715	9,791	8,299,500	87,771	94,537,000	859,956	831,281	91,506	14,987
In other countries.....	1,992,487	18,939	15,200,500	138,105	148,359,000	1,143,913	1,099,872	114,288	52,340
Totals.....	3,174,202	28,730	23,500,000	225,876	242,896,000	2,003,869	1,931,153	205,794	67,327

Sick and Funeral Department.

In Canada.....	185,897	3,811	.....	33,374	.....	157,405	157,918	2,223	756
In other countries .....	70,606	1,072	.....	11,927	.....	54,846	55,165	582	534
Totals.....	256,503	4,883	.....	45,301	.....	212,251	213,083	2,805	1,290



ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada, during the Year 1904.

Companies.	Amount terminated by		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
<i>Canadian Companies.</i>	\$	\$	\$
Catholic Mutual Benefit Association.....	284,500	389,000	673,500
Commercial Travellers' Mutual Benefit Society.....	29,000	98,500	127,500
Independent Order of Foresters (Canadian business).....	764,289	4,144,211	4,908,500
Woodmen of the World.....	73,000	804,000	877,000
Totals for 1904.....	1,150,789	5,435,711	6,586,500
Totals for 1903.....	926,079	5,249,421	6,175,500



SESSIONAL PAPER No. 9

TABLE showing the Total Assets, and their nature, of Canadian Companies doing business of Life Insurance upon the Assessment Plan.  
CANADIAN COMPANIES—ASSETS, 1904.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Cash Loans and Pre- mium Obli- gations on Policies in Force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued	Dues from Members.	Other Assets.	Total Assets
		\$ cts.	\$ cts.	\$ cts	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual . . . .	Feb. 10, 1880	None.	None.	None.	None.	185,686 57	None.	None.	42,353 89	1,350 00	229,390 46
Commercial Travellers July, 1881	1881	None.	13,200 00	None.	29,805 48	8,504 91	None.	377 94	None.	330 00	52,218 33
Independent Order of Foresters . . . . .	" 1881	844,055 46	4,058,427 82	1,400 00	2,976,824 17	231,273 24	None.	152,922 85	None.	107,812 24	8,372,721 78
Woodmen of the World " 1893	" 1893	None.	40,369 45	None.	71,950 41	16,160 29	222 25	859 36	14,366 98	1,954 07	145,882 81
Totals . . . . .		844,055 46	4,111,997 27	1,400 00	3,078,580 06	441,631 01	222 25	154,160 15	56,720 87	111,446 31	8,800,213 38



ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—LIABILITIES, 1904.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total Liabilities (not includ- ing reserve).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual.....	48,916 67	1,955 81	10,999 75	61,872 23
Commercial Travellers.....	None.	None.	461 55	461 55
Independent Order of Foresters.....	277,215 25	9,953 70	254,498 81	541,667 76
Woodmen of the World .....	12,000 00	760 92	11,895 46	24,656 38
Totals .....	338,131 92	12,670 43	277,855 57	628,657 92

INCOME, 1904.

	Assessments	Fees and Dues.	Interest.	Other Receipts.	Total Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Catholic Mutual.....	314,952 80	20,654 71	4,831 96	13,609 65	354,049 12
Commercial Travellers .....	30,058 83	3,856 00	2,080 42	None.	35,995 25
*Independent Order of Foresters. ....	3,158,145 08	272,360 66	254,310 10	9,178 68	3,693,994 52
Woodmen of the World.....	92,948 95	19,904 01	4,006 83	1,134 18	117,993 97
Totals .....	3,596,105 66	316,775 38	265,229 31	23,922 51	4,202,032 86

EXPENDITURE, 1904.

	Paid to Members.	General Expenses.	Total Expenditure.	Excess of Income over Expenditure.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>				
Catholic Mutual.....	298,044 87	33,912 49	331,957 36	22,091 76
Commercial Travellers.....	29,000 00	3,568 53	32,568 53	3,426 72
Independent Order of Foresters.....	2,144,235 43	527,524 94	2,671,760 37	1,022,234 15
Woodmen of the World.....	69,306 82	31,354 18	100,661 00	17,332 97
Totals .....	2,540,587 12	596,360 14	3,136,947 26	1,065,085 60

\*Including the sick and funeral department.



TABLE showing Total Assets, and their nature, of Canadian Companies doing business of Accident. Sickness, Guarantee, Plate Glass, Burglary Guarantee, or Steam Boiler Insurance.

CANADIAN COMPANIES—ASSETS, 1904.

Companies.	Real Estate. \$ cts.	Loans on Real Estate. \$ cts.	Stocks, Bonds and Debentures. \$ cts.	Loans on Collaterals. \$ cts.	Agents' Balances and Bills Receivable. \$ cts.	Cash on hand and in Banks. \$ cts.	Interest Due and Accrued. \$ cts.	Outstanding and Deferred Premiums \$ \$ts.	Other Assets. \$ cts.	Total Assets. \$ cts.	Nature of Business.
Accident and Guarantee Co. of Canada.	None.	None.	37,630 00	None.	921 76	8,576 03	357 50	5,695 21	1,547 51	54,728 01	Accident and Sickness.
Boiler Inspection. ....	None.	10,200 00	89,279 47	9,330 00	8,520 80	15,957 12	1,593 40	5,041 26	2,155 50	142,077 55	Steam Boiler, &c.
Canada Accident.....	None.	None.	115,623 61	None.	10 65	10,876 74	474 31	3,486 97	1,062 55	131,534 83	Accident, Plate Glass and Sickness.
Canadian Ry. Accident..	None.	19,000 00	55,810 75	None.	3,776 15	14,128 73	777 90	39,431 41	1,935 16	134,860 10	Accident and Sickness.
Dominion Guarantee Co., Limited.	None.	None.	43,150 80	None.	None.	10,892 01	None.	3,756 50	30,888 06	88,687 37	Burglary Guarantee.
Dominion of Canada Guarantee and Accident Dominion Plate Glass..	None.	9,518 66	172,806 24	None.	2,222 54	25,896 69	2,057 00	27,293 60	3,004 43	242,799 16	Guarantee, Accident and Sickness. Plate Glass.
Guarantee Co. of N. A..	60,350 00	None.	1,063,592 67	None.	903 65	2,700 55	None.	None.	10,902 80	30,507 00	Plate Glass.
Ontario Accident.....	None.	None.	44,324 45	None.	None.	137,903 97	7,335 49	6,044 78	3,691 55	1,278,918 46	Guarantee.
					2,302 31	34,066 76	248 40	38,950 09	None.	119,892 01	Accident and Sickness.
Totals .....	60,350 00	38,718 66	1,638,217 99	9,330 00	18,657 86	260,998 60	12,844 00	129,699 82	55,187 56	2,224,004 49	



TABLE Showing the Total Liabilities of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee, or Steam Boiler Insurance.

CANADIAN COMPANIES—LIABILITIES, 1904.

Companies.	Unsettled Losses.	* Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities.	Capital Stock paid up or in course of Collection.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident and Guarantee Co. of Canada....	656 56	10,716 77	1,567 32	12,940 65	41,787 36	45,502 00	Accident and Sickness.
Boiler Inspection.....	None.	53,066 00	2,263 25	55,329 25	86,748 30	75,075 00	Steam Boiler.
Canada Accident.. ...	4,647 85	37,650 21	1,198 30	43,496 36	88,038 47	43,320 00	Accident, Plate Glass and Sickness.
Canadian Railway Accident. ....	10,316 12	95,609 52	None.	105,925 64	28,934 46	40,000 00	Accident and Sickness.
Dominion Guarantee Co., Limited.....	1,646 70	11,460 28	7,375 35	20,482 33	68,205 04	60,000 00	Burglary Guarantee.
Dominion of Canada G'tee. and Accident...	13,506 88	94,687 45	2,398 00	110,592 33	132,206 83	106,830 00	Guarantee, Accident and Sickness.
Dominion Plate Glass.....	None.	27,839 54	None.	27,839 54	2,667 46	10,000 00	Plate Glass.
Guarantee Co. of N. A.....	35,478 00	105,732 47	27,040 58	168,251 05	1,110,667 41	304,600 00	Guarantee.
Ontario Accident. ....	10,500 90	74,642 32	152 31	85,294 63	34,597 38	43,695 00	Accident and Sickness.
Totals.....	76,752 11	511,404 56	41,995 11	630,151 78	1,593,852 71	729,022 00	

\*The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1904, as provided in the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *legal* surplus, declaring dividends, impairment of capital and other cognate subjects.



## SESSIONAL PAPER No. 9

TABLE showing the Income and Expenditure of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee or Steam Boiler Insurance.

## INCOME, 1904.

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Accident and Guarantee Co. ....	22,442 84	1,335 05	95 00	23,872 89	582 00
Boiler Inspection .....	46,703 02	5,486 08	687 39	52,876 49	None.
Canada Accident.....	48,252 50	4,353 50	None.	52,606 00	None.
Canadian Railway Accident.....	194,020 00	2,841 67	None.	196,861 67	None.
Dominion Guarantee Co., Limited.....	21,047 82	1,832 15	None.	22,879 97	None.
Dom. of Canada Guarantee and Accident	209,652 35	6,734 53	None.	216,386 88	None.
Dominion Plate Glass.....	21,349 61	1,324 40	None.	22,674 01	None.
Guarantee Co. of North America ....	197,809 45	49,098 10	3,221 67	250,129 22	None.
Ontario Accident.....	210,304 67	1,916 29	None.	212,220 96	6,375 00
Totals ....	971,582 26	74,921 77	4,004 06	1,050,508 09	6,957 00

## EXPENDITURE, 1904.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonuses to Stock- holders.	Total Cash Expenditure	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident and Guarantee Co....	8,736 47	16,174 82	None.	24,911 29	Accident & Sickness.
Boiler Inspection.....	3,347 06	42,553 35	4,504 50	50,404 91	Steam Boilers.
Canada Accident.....	12,447 23	24,134 76	4,184 54	40,766 53	Accident, Sickness & Plate Glass.
Canadian Railway Accident...	100,876 87	82,447 99	2,400 00	185,724 86	Accident & Sickness.
Dominion Guarantee Co., Ltd..	7,420 20	10,201 12	4,800 00	22,421 32	Burglary Guarantee.
Dom. of Canada G'tee & Acc't.	84,805 00	92,361 90	10,683 00	187,849 90	Guarantee, Accident & Sickness.
Dominion Plate Glass.....	7,375 86	12,894 80	2,000 00	22,270 66	Plate Glass.
Guarantee Co. of North America	50,159 91	118,754 51	24,368 00	193,282 42	Guarantee.
Ontario Accident.....	104,594 69	100,498 90	2,621 70	207,715 29	Accident & Sickness.
Totals.....	379,763 29	500,022 15	55,561 74	935,347 18	



4-5 EDWARD VII., A. 1905

## ABSTRACT of Guarantee Business in Canada for the Year 1904.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date.	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	Unsettled Claims.	
								Not Resisted	Resisted
	\$		\$		\$	\$	\$	\$	\$
American Surety.....	6,501	883	1,614,701	739	1,371,017	1,298	2,884	1,090	None.
Dominion of Canada Guarantee & Accident.	25,572	1,653	7,715,829	1,647	6,293,629	4,354	4,145	1,098	None.
Employers Liability.....	28,963	4,691	6,772,831	4,409	6,226,431	6,365	3,252	5,724	None.
Guarantee Co. of N. A..	30,421	.....	10,094,978	....	8,631,928	4,618	3,142	1,476	None.
London Guarantee and Accident.....	52,114	3,120	13,376,116	2,958	12,893,666	9,606	8,377	1,908	2,500
Railway Passengers.....	937	68	191,850	91	220,100	None.	None.	None.	None.
United States Fidelity and Guaranty... ..	12,175	1,049	3,666,095	952	3,251,934	11,528	4,189	3,805	3,700
Totals.....	156,683	11,464	43,432,400	10,796	38,888,705	37,769	25,989	15,101	6,200

## ABSTRACT of Accident Business in Canada for the Year 1904.

Accident and Guarantee.	17,725	2,346	3,289,800	2,326	2,586,800	5,039	4,923	504	None.
Canada Accident... ..	23,620	2,510	6,944,250	2,472	6,623,251	8,884	5,589	1,746	2,000
Canadian Railway .....	194,020	19,805	25,969,581	16,424	19,992,608	87,152	84,514	8,828	None.
Dominion of Canada Guarantee & Accident.	184,080	17,440	26,780,887	15,495	24,711,821	65,892	63,442	10,055	None.
Employers Liability.....	26,467	1,932	5,715,050	1,859	5,441,300	8,889	10,660	1,012	None.
London Guarantee and Accident.....	75,198	6,776	14,642,800	6,706	14,510,600	20,970	22,594	3,460	None.
Maryland Casualty .....	9,608	735	1,976,250	552	1,996,750	3,199	3,033	376	None.
Ocean Accident and Guarantee .....	90,551	.....	22,724,166	.....	22,354,916	60,687	58,222	13,975	None.
Ontario Accident. ....	60,752	4,646	10,365,150	4,372	7,467,150	31,006	29,049	4,000	None.
Railway Passengers.....	19,429	1,368	3,672,350	1,496	3,434,850	2,731	2,516	565	None.
Sun .....	138	None.	None.	27	9,000	20	20	None.	None.
Travelers. ....	109,415	*7,680	22,162,057	5,262	16,505,701	49,614	52,114	3,500	None.
Totals.....	811,003	65,238	144,242,341	56,991	125,334,747	344,083	336,676	48,021	2,000

\* Not including 7,286 ticket risks for \$36,430,000.



## SESSIONAL PAPER No. 9

## ABSTRACT of Plate Glass Insurance in Canada for the Year 1904.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date.	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
Canada Accident.. ....	15,953	1,256	.....	2,263	.....	5,512	5,797	582	None.
Dominion Plate Glass...	21,350	1,253	.....	3,027	.....	7,376	7,376	None.	None.
Lloyds Plate Glass.....	47,319	3,272	.....	6,937	... ..	19,104	19,104	None.	None.
New York Plate Glass..	18,272	.....	285,620	2,179	323,916	4,374	4,302	89	None.
Totals .....	102,894	.....	.....	14,406	... ..	36,366	36,579	671	None.

## ABSTRACT of Employers' Liability Insurance in Canada for the Year 1904.

Canada Accident.. ....	1,002	16	165,000	21	220,000	None.	None.	None.	None.
Employers Liability.....	235,880	1,370	13,793,000	1,316	13,253,000	109,800	135,124	29,940	None.
London Guarantee and Accident .....	10,608	145	1,191,866	144	1,185,866	3,733	1,578	2,900	None.
Maryland Casualty.....	46,352	248	669,000	218	589,000	30,596	11,454	None.	26,325
Ocean Accident and Guarantee.. .....	54,259	.....	5,887,500	.....	4,121,000	25,632	26,207	16,375	None.
Ontario Accident... ..	130,044	1,008	6,678,500	936	6,112,750	65,369	65,191	5,000	None.
Railway Passengers.....	1,385	10	100,000	10	100,000	None.	None.	None.	None.
Travelers .....	9,405	47	560,000	47	560,000	14,867	6,774	5,000	3,093
Totals .....	488,935	.....	29,044,866	.....	26,141,616	249,997	246,328	59,215	29,418

## ABSTRACT of Burglary Guarantee Insurance in Canada for the Year 1904.

Dominion Guarantee Co., Limited.....	21,048	1,606	3,159,341	1,526	3,024,891	7,397	7,420	1,647	None.
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## ABSTRACT of Steam Boiler Insurance in Canada for the Year 1904.

Boiler Inspection and Insurance Company.....	46,703	1,314	3,963,925	1,529	6,189,925	3,347	3,347	None.	None.
Maryland Casualty.. ...	2,897	25	373,000	23	320,000	None.	None.	None.	None.
Totals .....	49,600	1,339	4,336,925	1,552	6,509,925	3,347	3,347	None.	None.



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## ABSTRACT of Inland Transit Insurance in Canada for the Year 1904.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force at date.	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	Unsettled Claims.	
								Not resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
American and Foreign Marine.....	7,208	1,512	50,027,900	None.	None.	569	569	None.	None.
Marine Insurance Company.....	32,870	.....	82,906,149	None.	None.	13,810	13,810	None.	None.
Totals.....	40,078	.....	132,934,049	None.	None.	14,379	14,379	None.	None.

## THE GUARANTEE COMPANY OF NORTH AMERICA.

In Canada.....	30,421	.....	10,094,978	.....	8,631,928	4,618	3,142	1,476	None.
In other Countries.....	167,388	.....	75,874,429	.....	52,863,621	74,889	47,018	26,422	7,580
Totals.....	197,809	.....	85,969,407	.....	61,495,549	79,507	50,160	27,898	7,580

## ABSTRACT of Sickness Insurance in Canada for the Year 1904.

Accident and Guarantee Company.....	4,717	1,201	.....	1,198	.....	3,261	3,814	152	None.
*Ancient Ord. of Forest's Canada Accident..	4,137	1,793	.....	1,788	.....	665	655	10	None.
Canadian Railway Accident.....	.....	.....	.....	.....	.....	16,233	16,363	1,488	None.
Dominion of Canada Guarantee and Accident.....	.....	.....	.....	.....	.....	16,337	17,218	2,354	None.
Employers Liability.....	11,312	2,039	1,588,750	2,085	1,579,500	8,375	7,236	1,990	None.
*Independent Order of Foresters...	185,897	3,811	.....	33,374	.....	157,405	157,918	2,223	756
London Guarantee and Accident.....	7,692	1,608	862,395	1,582	845,395	5,341	4,777	740	None.
Maryland Casualty.....	1,748	317	458,850	264	383,250	544	94	450	None.
Ocean Accident and Guarantee.....	14,252	.....	.....	.....	.....	10,463	9,528	2,485	None.
Ontario Accident.....	19,509	2,569	.....	2,115	.....	9,706	10,355	1,500	None.
Railway Passengers.....	.....	.....	.....	.....	.....	931	816	115	None.
Woodmen of the World..	1,379	441	.....	504	.....	344	344	None.	None.
Totals.....	.....	.....	.....	.....	.....	229,605	229,118	13,507	756

## ABSTRACT of Contract Insurance in Canada for the Year 1904.

American Surety.....	3,983	226	1,007,705	202	946,203	98	98	None.	None.
United States Fidelity and Guaranty....	11,331	165	1,107,743	159	1,201,402	None.	None.	None.	None.
Totals.....	15,314	391	2,115,448	341	2,147,605	98	98	None.	None.

\* Including funeral benefits.



ABSTRACT of Guarantee, Accident, Sickness and Plate Glass business done by Companies which combine more than one class of business.

SESSIONAL PAPER No. 9

THE ACCIDENT AND GUARANTEE COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims paid.	UNSETTLED CLAIMS.		Remarks.
								Not Resisted.	Resisted.	
Accident. . . . .	\$ 17,725	2,346	\$ 3,289,800	2,326	\$ 2,586,800	\$ 5,039	\$ 4,923	\$ 504	\$ None.	Total business Dec. 31, 1904.
Sickness . . . . .	4,717	1,201	.....	1,198	..	3,261	3,814	152	None.	
Totals ... ..	22,442	3,547	.....	3,524	.....	8,300	8,737	656	None.	

THE CANADA ACCIDENT ASSURANCE COMPANY.

Accident.....	27,160	2,881	8,325,965	2,838	7,980,633	9,636	5,995	2,090	2,000	{ Total business, Dec. 31, 1904.
Sickness ... ..	15,953	1,793	...	1,788	...	665	655	10	None.	
Plate Glass.....	4,137	1,256	...	2,263	...	5,512	5,797	582	None.	
Employers' Liability.....	1,002	16	165,000	21	220,000	None.	None.	None.	None.	
Totals.....	48,252	5,946	.....	6,910	..	15,813	12,447	2,682	2,000	

THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Accident.....	194,020	19,805	25,969,581	16,424	19,992,608	{ 87,152	84,514	8,828	None.	Total business, Dec. 31, 1904.
Sickness.....						16,233	16,363	1,488	None.	
Totals.....	194,020	19,805	25,969,581	16,424	19,992,608	103,385	100,877	10,316	None.	

THE ONTARIO ACCIDENT INSURANCE COMPANY.

Accident.....	60,752	4,646	10,365,150	4,372	7,467,150	31,006	29,049	4,000	None.	Total business, Dec. 31, 1904.
Sickness ... ..	19,509	2,569	...	2,115	...	9,706	10,355	1,500	None.	
Employers' Liability.....	130,044	1,008	6,678,500	936	6,112,750	65,369	65,191	5,000	None.	
Totals.....	210,305	8,223	.....	7,423	.....	106,081	104,595	10,500	None.	



ABSTRACT of Guarantee, Accident, Sickness and Plate Glass business done by Companies which combine more than one class of business  
—Concluded.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies new and renewed.	Amount of Policies new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.		UNSETTLED CLAIMS.		Remarks.
							Not Resisted	Resisted.	Not Resisted	Resisted.	
Guarantee.....	\$ 25,572	1,653	\$ 7,715,829	1,647	\$ 6,293,629	\$ 4,354	\$ 1,098	\$ None.	\$ 1,098	\$ None.	Total business, Dec. 31, 1904.
Accident.....	184,080	17,440	26,780,887	15,495	24,711,821	{ 65,892	63,442	10,065	10,065	None.	
Sickness.....						{ 16,337	17,218	2,354	2,354	None.	
Totals . . . . .	209,652	19,093	34,496,716	17,142	31,005,450	86,583	94,805	13,507	13,507	None.	

THE EMPLOYERS LIABILITY ASSURANCE CORPORATION.

Guarantee.....	28,963	4,691	6,772,831	4,409	6,226,431	6,365	3,252	5,724	None.	In Canada, Dec. 31, 1904.
Accident.....	26,467	1,932	5,715,050	1,859	5,441,300	8,889	10,660	1,012	None.	
Sickness.....	11,312	2,099	1,588,750	2,085	1,579,500	8,375	7,236	1,990	None.	
Employers' Liability.....	235,880	1,370	13,793,000	1,316	13,253,000	109,800	135,124	29,940	None.	
Totals . . . . .	302,622	10,092	27,869,631	9,669	26,500,231	133,429	156,272	33,666	None.	

THE LONDON GUARANTEE AND ACCIDENT COMPANY.

Guarantee.....	52,114	3,120	13,376,116	2,958	12,893,666	9,606	8,377	1,908	2,500	In Canada, Dec. 31, 1904.
Accident.....	75,198	6,776	14,642,800	6,706	14,510,600	20,970	22,594	3,460	None.	
Sickness.....	7,692	1,608	862,395	1,582	845,395	5,341	4,777	740	None.	
Employers' Liability.....	10,608	145	1,191,866	144	1,185,866	3,733	1,578	2,900	None.	
Totals . . . . .	145,612	11,649	39,073,177	11,390	29,435,527	39,650	37,326	9,008	2,500	

THE MARINE INSURANCE COMPANY.

Inland Marine.....	1,897		310,662	None.	None.	None.	None.	None.	None.	In Canada, Dec. 31, 1904.
Inland Transit.....	32,870		82,906,149	None.	None.	13,810	13,810	None.	None.	
Totals . . . . .	34,767		83,246,811	None.	None.	13,810	13,810	None.	None.	



THE OCEAN ACCIDENT AND GUARANTEE CORPORATION.

Accident. ....	90,551	22,724,166	.....	22,354,916	60,687	58,222	13,975	None.	} In Canada, 31, 1904.
Sickness.....	14,252	.....	.....	.....	10,463	9,528	2,485	None.	
Employers' Liability .....	54,259	5,887,500	.....	4,121,000	25,632	26,207	16,375	None.	
Totals .. . . .	159,062	.....	.....	.....	96,782	93,957	32,835	None.	

THE RAILWAY PASSENGERS ASSURANCE COMPANY.

Guarantee.....	937	68	191,850	91	220,100	None.	None.	None.	} In Canada, 31, 1904.
Accident. ....	19,429	1,368	3,672,350	1,496	3,434,850	{ 2,731	2,516	565	
Sickness.....	1,385	10	100,000	10	100,000	931	816	115	
Employers' Liability .....						None.	None.	None.	
Totals .. . . .	21,751	1,446	3,964,200	1,597	3,754,950	3,662	3,332	680	None.

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Guarantee .. . . .	12,175	1,049	3,666,095	952	3,251,934	11,528	4,189	3,805	} In Canada, 31, 1904.
Contract. ....	11,331	165	1,107,743	139	1,201,402	None.	None.	None.	
Totals .. . . .	23,506	1,214	4,773,838	1,091	4,453,336	11,528	4,189	3,805	

THE TRAVELERS INSURANCE COMPANY.

Accident. ....	109,415	7,680	22,162,057	5,262	16,205,701	49,614	52,114	3,500	} In Canada, 31, 1904.
Employers' Liability ..	9,405	47	560,000	47	560,000	14,867	6,774	5,000	
Totals .. . . .	118,820	7,727	22,722,057	5,309	16,765,701	64,481	58,888	8,500	

THE MARYLAND CASUALTY COMPANY.

Accident. ....	9,608	735	1,976,250	552	1,996,750	3,199	3,033	376	} In Canada, 31, 1904.
Sickness.....	1,748	317	458,850	264	383,250	544	91	450	
Employers' Liability ..	46,352	248	669,000	218	589,000	30,596	11,454	None.	
Steam Boiler.....	2,897	25	373,000	23	320,000	None.	None.	None.	
Totals .. . . .	60,605	1,325	3,477,100	1,057	3,289,000	34,339	14,581	826	26,325

THE AMERICAN SURETY COMPANY.

Guarantee.....	6,501	883	1,614,701	739	1,371,017	1,298	2,884	1,090	} In Canada, 31, 1904.
Contract .....	3,983	226	1,007,705	202	946,203	98	98	None.	
Totals .. . . .	10,484	1,109	2,622,406	941	2,317,220	1,396	2,982	1,090	



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## List of Insurance Companies Licensed to do business in Canada under the Insurance Act, as at March 7, 1905.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance business for which Licensed.
		Par Value.	Accepted Value.	
The Accident and Guarantee Company of Canada.....	F. J. J. Stark, Chief Agent, Montreal.....	\$ 39,333	\$ 35,177	Accident and Sickness.
The Aetna Insurance Co., Hartford, Connecticut.....	F. W. Evans, General Agent, Montreal.....	160,793	152,753	Fire and Inland Marine.
The Aetna Life Insurance Co., Hartford, Connecticut. ....	Wm. H. Orr, Manager, Toronto.....	4,177,923	3,968,479	Life.
The Alliance Assurance Co., Limited.....	P. M. Wickham, Chief Agent, Montreal.....	213,809	209,532	Fire.
The American and Foreign Marine Insurance Company.....	Robert J. Dale, Chief Agent, Montreal....	25,000	25,000	Insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The American Surety Company of New York .....	Alex. Dixon, Chief Agent, Toronto.....	97,333	97,333	Guarantee Insurance and the business of executing and guaranteeing bonds, undertakings and obligations by law allowed, including those in actions and proceedings and those conditioned for the performance of contracts.
The Anglo-American Fire Insurance Co.....	Armstrong Dean, Chief Agent, Toronto .....	51,120	50,583	Fire.
The Atlas Assurance Company, Limited .....	Matthew C. Hinshaw, Chief Agent, Montreal....	204,400	202,940	Fire.
The Boiler Inspection and Insurance Company of Canada....	W. B. McMurrich, Agent, Toronto.....	56,669	53,136	Steam Boiler, &c.
The British America Assurance Company .....	P. H. Sims, Secretary, Toronto.....	62,000	58,900	Fire and Inland Marine.
The British and Foreign Marine Insurance Co., Limited .....	Robert J. Dale, Chief Agent, Montreal.....	117,000	111,150	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Caledonian Insurance Company. ....	Lansing Lewis, Manager, Montreal.....	246,826	233,521	Fire.
The Canada Accident Assurance Company.....	T. H. Hudson, Chief Agent, Montreal.....	38,035	36,336	Accident, Sickness and Plate Glass.
The Canada Life Assurance Company.....	Hon. Geo. A. Cox, President, Toronto.....	61,000	57,950	Life.
The Canadian Railway Accident Insurance Company.....	John Emo, Chief Agent, Ottawa.....	30,431	30,153	Accident and Sickness.
The Canadian Fire Insurance Company.....	R. T. Riley, Chief Agent, Winnipeg.....	70,000	66,506	Fire.
The Commercial Union Ass. Co., Limited, London, Eng.....	James McGregor, Chief Agent, Montreal.....	559,180	549,933	Fire, Inland Marine & Life.
The Confederation Life Association.....	J. K. Macdonald, Managing Director, Toronto....	84,500	80,275	Life.
The Connecticut Fire Insurance Company, Hartford, Conn ..	Dewar & Bethune, Chief Agents, Ottawa....	100,000	100,000	Fire.



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The Continental Life Insurance Company. ....	Geo. B. Woods, Chief Agent, Toronto. ....	55,000	52,250	Life.
The Crown Life Insurance Company. ....	Arthur J. Hughes, Chief Agent, Toronto. ....	55,693	52,608	Life.
The Dominion Guarantee Company, Limited. ....	Charles W. Hagar, Chief Agent, Montreal. ....	28,000	26,600	Burglary Guarantee.
The Dominion Life Assurance Company. ....	Thos. Hilliard, Managing Director, Waterloo, Ont.	56,436	53,614	Life.
The Dominion of Canada Guarantee and Accident Ins. Co. .	J. E. Roberts, Chief Agent, Toronto. ....	110,866	104,694	Guarantee, Accident and Sickness.
The Dominion Plate Glass Insurance Company. ....	Alexander Ramsay, Chief Agent, Montreal. ....	16,000	15,450	Plate Glass.
The Employers Liability Assurance Corporation, Limited. .	Richard I. Griffin, Chief Agent, Montreal. ....	190,043	183,181	Guarantee, Accident and Sickness.
†The Equitable Life Assurance Society of the United States.	Seargent P. Stearns, Manager, Montreal. ....	1,912,603	1,840,260	Life.
The Equity Fire Insurance Company. ....	Wm. G. Brown, Chief Agent, Toronto. ....	52,853	50,211	Fire.
The Excelsior Life Insurance Company. ....	Edwin Marshall, Chief Agent, Toronto. ....	54,000	52,300	Life.
The Federal Life Assurance Company of Canada. ....	David Dexter, Managing Director, Hamilton. ....	76,982	71,752	Life.
The German American Insurance Company. ....	Walter Kavanagh, Chief Agent, Montreal. ....	110,000	100,100	Fire.
The Germania Life Insurance Company. ....	C. R. G. Johnson, Chief Agent, Montreal. ....	172,333	168,583	Life.
The Great West Life Assurance Company. ....	J. H. Brock, Managing Director, Winnipeg, Man.	56,000	53,200	Life.
The Guarantee Company of North America. ....	Edward Rawlings, Manager, Montreal. ....	58,400	55,600	Guarantee.
The Guardian Assurance Company, Limited, London, Eng.	Hugh M. Lambert, Chief Agent, Montreal. ....	362,033	353,713	Fire.
The Hartford Fire Insurance Company, Hartford, Conn. .	John Maughan, Chief Agent, Toronto. ....	145,507	159,335	Fire.
The Home Life Association of Canada. ....	A. J. Pattison, Chief Agent, Toronto. ....	58,400	57,913	Life.
The Home Insurance Company. ....	F. W. Evans, Chief Agent, Montreal. ....	150,000	150,000	Fire and Inland Marine.
The Imperial Life Assurance Company of Canada. ....	F. G. Cox, Manager, Toronto. ....	239,679	225,345	Life.
The Insurance Company of North America, Philadelphia, Pa.	Robert Hampson & Son, Chief Agents, Montreal. .	141,173	135,623	Fire and Inland Marine.
The Law Union and Crown Insurance Company. ....	J. E. E. Dickson, Chief Agent, Montreal. ....	171,933	153,628	Fire.
The Liverpool and London and Globe Insurance Company,	J. Gardner Thompson, Chief Agent, Montreal. ....	624,049	615,124	Fire and Life.
Liverpool, Eng. ....	Eastmure & Lighthbourn, Chief Agents, Toronto. .	68,198	66,598	Plate Glass.
The Lloyds Plate Glass Insurance Company, New York. .	W. Kennedy, W. B. Colley, Joint Chief Agents, Montreal. ....	167,000	158,650	Fire, Life & Inland Marine
The London Assurance. ....	D. W. Alexander, Chief Agent, Toronto. ....	83,220	80,532	Guarantee, Accident and Sickness.
The London Guarantee and Accident Company, Limited. .	Alfred Wright, Chief Agent, Toronto. ....	219,267	212,356	Fire.
The London and Lancashire Fire Ins. Co., Liverpool, Eng. .	B. Hal. Brown, Manager, Montreal. ....	129,000	124,550	Life.
†The London and Lancashire Life Assurance Company. ....	Herbert Waddington, Secretary, Toronto, Ont. .	57,800	54,910	Fire.
The London Mutual Fire Insurance Company of Canada. .	J. G. Richter, Manager, London, Ont. ....	60,000	57,000	Life.
The London Life Insurance Company. ....	J. Gardner Thompson, Manager, Toronto. ....	171,933	171,933	Fire.
The Manchester Assurance Company, Manchester, Eng. .	J. F. Junkin, Chief Agent, Montreal. ....	54,867	52,367	Fire.
The Manitoba Assurance Company. ....	W. J. G. Thomson, Chief Agent, Halifax. ....	185,250	175,051	Life.
The Manufacturers Life Insurance Company. ....		126,533	109,717	Inland Marine and insur-
The Marine Insurance Company, Limited. ....				ing registered mail mat-
				ter in transit from any one
				point in Canada to any
				other point in Canada.
The Maryland Casualty Company, Baltimore, Md. ....	J. William Mackenzie, Chief Agent, Toronto. ....	93,707	89,313	Accident, Sickness and Steam Boiler.
The Metropolitan Life Insurance Company, New York. ....	John Tilton, Chief Agent, Ottawa. ....	2,612,629	2,512,912	Life.
The Mercantile Fire Insurance Company. ....	Alfred Wright, Chief Agent, Toronto. ....	98,757	96,071	Fire.
The Montreal-Canada Fire Insurance Company. ....	Alphonse Robillard, Chief Agent, Montreal. .	60,000	57,000	Fire.
The Mutual Life Assurance Company of Canada. ....	Geo. Wegenast, Manager, Waterloo. ....	108,500	103,075	Life.
††The Mutual Life Insurance Company of New York. ....	Fayette Brown, Manager, Montreal. ....	2,359,227	2,289,710	Life.



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List of Insurance Companies Licensed to do business in Canada under the Insurance Act, &c.—*Concluded.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance business for which Licensed.
		Par Value.	Accepted Value.	
		\$	\$	
<sup>a</sup> The Mutual Reserve Life Insurance Company (formerly the Mutual Reserve Fund Life Association).....	F. R. Harvey, Chief Agent, Toronto.....	265,067	242,922	Life (See below. <sup>†</sup> )
The National Life Assurance Co. of Canada.....	R. H. Matson, Chief Agent, Toronto.....	55,000	53,500	Life.
**The New York Life Insurance Co.....	W. A. Dart, Chief Agent, Montreal.....	1,404,333	1,357,583	Life.
The New York Plate Glass Insurance Co.....	Gustave Fauteux, Chief Agent, Montreal.....	11,000	10,010	Plate Glass.
The North American Life Assurance Co.....	L. Goldman, Managing Director, Toronto.....	62,073	58,969	Life.
The North British and Mercantile Insurance Co., London, Eng.	Randall J. Davidson, Manager, Montreal.....	980,480	932,830	Fire and Life.
The Northern Assurance Co., Aberdeen and London.....	Robt. W. Tyre, Manager, Montreal.....	294,433	280,466	Fire.
The Northern Life Assurance Company of Canada.....	John Milne, Managing Director, London, Ont.....	56,000	53,200	Life.
The Norwich Union Fire Insurance Society, Norwich, Eng.	John B. Laidlaw, Manager, Toronto.....	310,600	293,500	Fire.
The Norwich Union Life Insurance Society.....	John B. Laidlaw, Chief Agent, Toronto.....	72,513	68,888	Life.
The Ocean Accident and Guarantee Corporation, Limited....	Charles H. Neely, Chief Agent, Montreal.....	141,847	139,597	Accident and Sickness.
The Ocean Marine Insurance Co., Limited.....	Robt. Hampson & Son, Chief Agents, Montreal..	121,667	121,667	Inland Marine, and insur- ing postal and express pack, in transit in Can.
The Ontario Accident Insurance Co.....	A. L. Eastmure, Chief Agent, Toronto.....	42,233	40,747	Accident, Sickness and Accidental Damage to Personal Property.
The Ottawa Fire Insurance Co.....	C. E. Corbould, Chief Agent, Ottawa.....	56,000	53,200	Fire.
* <sup>b</sup> The Pelican and British Empire Life Office.....	Alfred McDougald, Chief Agent, Montreal.....	417,353	388,347	Life.
The Phenix Insurance Co., Brooklyn, N. Y.....	A. M. M. Kirkpatrick, Chief Agent, Toronto.....	124,333	121,900	Fire.
The Phoenix Insurance Co., Hartford, Conn.....	J. W. Tatley, Chief Agent, Montreal.....	149,000	141,800	Fire.
The Phoenix Assurance Co., Limited.....	Paterson & Son, General Agents, Montreal.....	549,595	509,076	Fire.
The Provident Savings Life Assurance Society of New York.	D. A. McAdam, Chief Agent, Montreal.....	257,800	256,450	Life.
The Quebec Fire Assurance Co.....	Hon. P. Garneau, President, Quebec.....	79,500	77,675	Fire.
The Queen Insurance Co. of America, New York.....	William Mackay, Chief Agent, Montreal.....	399,683	378,455	Fire.
The Railway Passengers Assurance Company.....	Frank H. Russell, Chief Agent, Toronto.....	97,333	84,680	Guarantee, Accident and Sickness.
The Reliance Mutual Life Assurance Society, London, Eng..	John B. Laidlaw, Chief Agent, Toronto.....	134,320	123,321	Life.
The Royal Insurance Co., Liverpool, Eng.....	William Mackay, Chief Agent, Montreal.....	1,083,320	1,002,485	Fire and Life.
The Royal Victoria Life Insurance Company.....	David Burke, Manager, Montreal.....	250,553	240,491	Life.
The Scottish Union and National Insurance Co., Edinburgh, Scotland.....	Walter Kavanagh, Chief Agent, Montreal..	252,680	230,520	Fire.
The Sovereign Life Assurance Company of Canada.....	A. H. Hoover, Chief Agent, Toronto.....	52,000	50,000	Life.
§The Standard Life Assurance Co.....	D. M. McGoun, Chief Agent, Montreal.....	5,949,476	5,676,611	Life.
The State Life Insurance Co., Indianapolis, Ind.....	O. L. VanLaningham, Chief Agent, Toronto.....	50,000	50,000	Life.
The Star Life Assurance Society.....	Alf. W. Briggs, Chief Agent, Toronto.....	194,667	194,667	Life.



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The Sun Insurance Office, London, Eng.....	H. M. Blackburn, Chief Agent, Toronto.....	249,567	237,379	Fire.
The Sun Life Assurance Co. of Canada .....	R. Macaulay, Managing Director, Montreal .....	64,000	60,800	Life.
The Supreme Court of the Independent Order of Foresters..	Dr. Oronhyatekha, Chief Agent, Toronto.....	100,000	100,000	Life, Disability and Sickness Ins. on the Assess. Plan.
The Subsidiary High Court of the Ancient Order of Foresters	William Williams, Chief Agent, Toronto.....	.....	.....	Life and Sickness.
††The Travelers Insurance Co., Hartford, Conn... ..	Frank F. Parkins, Chief Agent, Montreal.. ..	857,400	821,363	Life and Accident.
††The Union Mutual Life Insurance Co., Portland, Maine.....	Henri E. Morin, Attorney, Montreal.....	1,019,225	1,003,230	Life.
The Union Assurance Society, London, Eng.....	T. L. Morrissey, Chief Agent, Montreal.....	303,667	290,100	Fire.
The Union Life Assurance Company.....	Hardy Pollman Evans, Chief Agent, Toronto.....	54,000	51,300	Life.
The United States Fidelity and Guaranty Company, Balti- more, Md.....	Arthur E. Kirkpatrick, Chief Agent, Toronto.....	95,000	90,250	Guarantee. Insurance and the business of guarantee- ing or becoming security for the faithful perform- ance of any trust, office, duty, contract, or agree- ment, and to go upon any appeal or other bond.
The United States Life Insurance Co. in the City of New York	Lewis A. Stewart, Chief Agent, Toronto.....	263,467	252,100	Life.
The Western Assurance Co.....	J. J. Kenny, Managing Director, Toronto .....	58,053	55,918	Fire and Inland Marine.

+ This Company has also \$4,300,000 vested in Canadian Trustees under the Insurance Act. † This Company has also \$2,180,555 vested in Canadian Trustees under the Insurance Act. †† This Company has also \$3,890,000 vested in Canadian Trustees under the Insurance Act. a This Company has also \$55,000 vested in Canadian Trustees under the Insurance Act. \*\* This Company has also \$5,294,556 vested in Canadian Trustees under the Insurance Act. \* This Company has also \$1,355,000 vested in Canadian Trustees under the Insurance Act. †† This Company has also \$800,000 vested in Canadian Trustees under the Insurance Act. § This Company has also \$1,001,898 vested in Canadian Trustees under the Insurance Act.



The following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 32 of the Insurance Act, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Business.
		Par Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Company, Hartford, Conn.....	F. W. Evans, General Agent, Montreal.....	\$ 111,500	\$ 106,500	Life.
The Edinburgh Life Assurance Company, .....	F. W. Kingstone, Chief Agent, Toronto.....	121,667	118,017	Life.
The Life Association of Scotland .....	Charles M. Holt, Attorney, Montreal.....	174,957	158,502	Life.
The National Life Insurance Company of the U. S. of America .....	Charles Powis, Chief Agent, Hamilton.....	85,000	81,450	Life.
The North-western Mutual Life Insurance Company, Milwaukee, Wis. . .	William Angus, Attorney, Montreal.....	100,000	100,000	Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn.....	C. R. G. Johnson, Chief Agent, Montreal.....	129,280	127,780	Life.
The Scottish Amicable Life Assurance Society.....	Charles J. Fleet, Attorney, Montreal .....	148,000	141,850	Life.
The Scottish Provident Institution .....	John Dunlop, Attorney, Montreal.....	91,000	86,450	Life.

The Norwich and London Accident Insurance Association has ceased to transact business in Canada. Its deposit, \$58,400 Canada stock, is still in the hands of the Receiver General.

The National Assurance Company of Ireland has ceased to transact business in Canada, having re-insured its outstanding risks with the Western Assurance Company. A portion of its deposit has been released; the remainder, \$80,260, being still in the hands of the Receiver General.

The Manchester Assurance Company, it is understood, has amalgamated with the Atlas Assurance Company.

¶ Mutual Reserve Life Insurance Company : On 5th November, 1904, the license provided for by the second section of chapter 101 of the Statutes of 1904 was issued to the Company.

b. The British Empire Mutual Life Assurance Company and the Pelican Life Office have effected an amalgamation under the corporate name of the Pelican and British Empire Life Office, which is now conducting the business formerly acquired by the British Empire Mutual Life.

The following Insurance Companies are registered under the Insurance Act, and are permitted to transact the business of Life Insurance in Canada upon the assessment plan :—

Name of Company.	Chief Agent to receive Process.
c The Canadian Order of the Woodmen of the World.....	W. C. Fitzgerald, Chief Agent, London, Ont.
The Commercial Travellers' Mutual Benefit Society.....	Etta M. Rowley, Secretary, Toronto.
The Grand Council of the Catholic Mutual Benefit Association of Canada.....	John J. Behan, Chief Agent, Kingston, Ont

c This Order is also authorized to transact the business of Sickness Insurance.















